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Oberholtzer 1884958  
Robert Morris, patriot and financier

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# ROBERT MORRIS

## PATRIOT AND FINANCIER

BY

ELLIS PAXSON OBERHOLTZER, PH.D.

*WITH PORTRAITS AND OTHER ILLUSTRATIONS*

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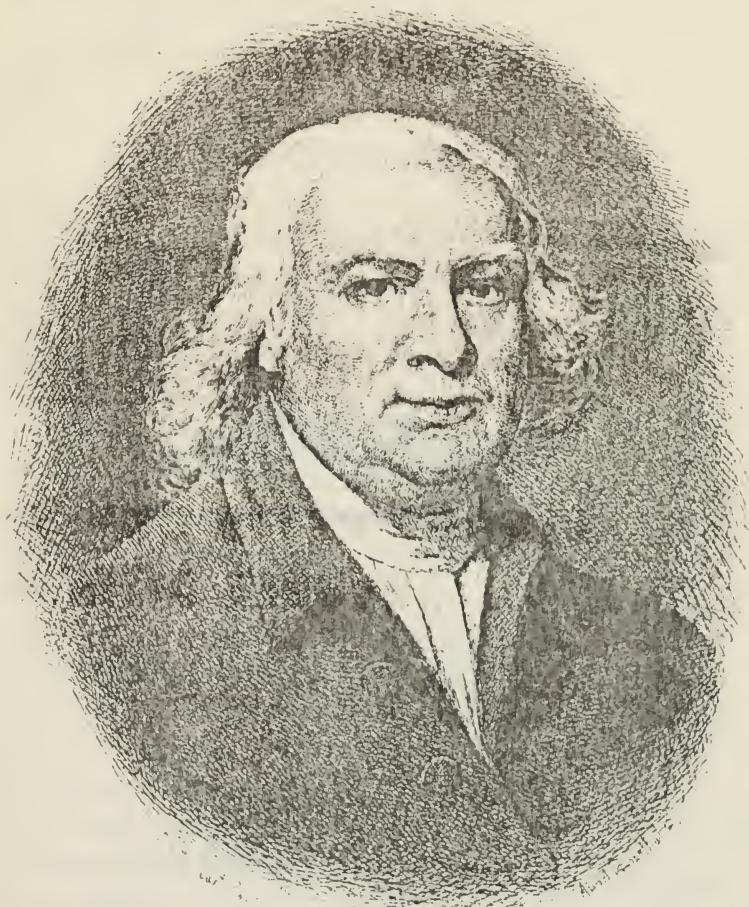


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ROBERT MORRIS

PATRIOT AND FINANCIER





Robert Morris  
After the Rosenthal Etching of the  
Gilbert Stuart Portrait  
in possession of members of the family.



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## PREFACE

THIS biography is founded for the most part upon the valuable Robert Morris papers, which were recently acquired by the Library of Congress from the General John Meredith Read estate, and which now repose in the Division of Manuscripts of that library. While other material in Philadelphia and elsewhere has not been neglected, the diaries and letter-books in their old leatheren covers at Washington, to which students were so long denied access, must always be the principal source of our information concerning the life of this neglected patriot whose services to the nation were so eminent. Robert Morris has had almost no other biographer than Professor Sumner, and his work, to his own regret, was perforce compiled without consultation with General Read's papers, although the attempt was made to secure the latter's consent to their use in that behalf.

These sixteen manuscript volumes have been the subject of much curious legend. Falling to some of the heirs, they had a checkered history. They were still in such hands early in the century that they could be referred to by Jared Sparks when he prepared the "Diplomatic Correspondence of the American Revolution." Later they marvellously disappeared, until one day when General



Read was passing through a French country town he discovered them, it is said, upon a rubbish heap ready to be conveyed to the paper-mill. Recognizing their value, he took them to his home in Paris, and held them jealously for a great price which he was unable to secure. At his death they were offered for sale to several American libraries, and, fortunately, were acquired by Congress, where they are now in the nation's safe-keeping.

Of the sixteen volumes, three comprise Mr. Morris's official Diary, the entries extending from February 7, 1781, to September 30, 1784, embracing, therefore, his entire term of office as Superintendent of Finance. Volumes IV to X, inclusive, seven volumes, are his official letter-books, into which his clerks at the Office of Finance transcribed all letters on public matters written during his term of service. These letters begin upon March 13, 1781, and end only with his retirement from the post on November 1, 1784. The next three volumes are private letter-books, containing copies of letters written at a much later date, from December 22, 1794, to March 7, 1798. This period covers the time of his accumulating business difficulties, his siege at "The Hills," and his transfer from his beautiful country home to the prison-house in Prune Street. Many insertions in the last of these three books are in the Financier's own handwriting, and seem to have been made at his leisure in his cell. Two supplementary volumes contain official copies of the journals of Congress, ordered by a public vote of that body to be sent to the Superintendent for his information, while



a third is a transcript of the accounts rendered to Congress by Beaumarchais. In the official letter-books there are copies of 3024, and in the three private books 2702, letters, a total of 5726, not more than 250 of which have ever been printed. Among the number are 73 letters to John Jay, 63 to Washington, and 51 to Franklin. There are letters, indeed, upon the most important subjects to public men of all ranks,—congressmen, governors, generals, commissioners, receivers,—the record throwing a flood of new light upon the history of the American Revolution.

It seems reasonable to suppose that a man of such methodical business habits at two periods of his career would not have passed the rest of his life without leaving a record of his correspondence, and it may be hoped that this may yet be found. Considerable biographical material is to-day still held by members of the family and is inaccessible. My efforts to reach the Stuart and Pine portraits have been vain. The information at hand regarding Morris's early life is scant, as it must forever be, a fact which will make this portion of my biography seem very unsatisfactory. His birth was humble and his parentage obscure. We know only of his unremitting labors for his country, his magnanimity, patriotism, and the deep, unselfish love he bore his family and his friends,—a good and great prince of his time,—whose own doing was, and is in memory still, a daily answer to the aspersions of his enemies.



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# ROBERT MORRIS: PATRIOT AND FINANCIER

## CHAPTER I

### FROM THE OLD WORLD TO THE NEW

A VESSEL which passed in at the Capes and up the Chesapeake to drop her anchor at Oxford, Maryland, in or about the year 1747, brought with her a youth thirteen years of age who was of no more interest to any one, except his father, who met him when he disembarked, than most other boys. He was a strong-looking young Englishman. He came out to make America his future home; and while there was a determination written on his face and a humorous and friendly twinkle in his eye, his arrival was without meaning enough to make it seem worth while for any one to hand down to us descriptions of his early life. The future Financier of the American Revolution came of as humble a parentage as it is safe for the fates and destinies to allot to great men. His grandfather was a mariner who voyaged about the English coast. His father had been bred to the trade of a nailmaker. Of his mother nothing has ever been narrated, and he seems never to have known her love or care. He, however, was fortunate enough to receive some early attention from a grandmother, of whose kindnesses he spoke with gratitude in



future years,<sup>1</sup> and his father had two sisters, one of whom was a butcher's wife in Liverpool, and the other the domestic helpmeet of a clerk or merchant's assistant in some London business house.<sup>2</sup>

Robert Morris was born on January 31, 1734, in Liverpool, from which port the grandfather, Andrew the mariner, went down to the sea in ships, and which was therefore the family home. "Old England, my native country," he used tenderly to muse in his later years. His father, Robert Morris, Sr., having abandoned his trade as an iron worker, emigrated to America some time before the century had yet reached the forties, and settled in Oxford on the Chesapeake as the agent of a large firm of tobacco merchants, Foster Cunliffe and Sons of Liverpool. He was also a native of Liverpool, having been born in 1711.<sup>3</sup> The American town to which he came was at that time an important market and outfitting station for the whole eastern and western shores of Maryland. No other port on the bay was so busy, and it was not unusual for seven or eight ships to be anchored there at one time, unloading European goods and taking on American cargoes, which were made up for the most part of tobacco.

Mr. Morris, Sr., was charged with the purchase and shipment of the baled leaf to his principals in England. He was a jovial soul, and a *bon vivant* who made friends easily. Whatever his early education had been, he was at

<sup>1</sup> Waln's "Life of Morris."

<sup>2</sup> Boogher's Repository, Vol. I. Phila. 1883.

<sup>3</sup> *Pa. Mag.*, Vol. XXVI. p. 153.



least given to the reading of books. He is known to have had a library, for to each of many of his friends he left at his death "any six books" which might be chosen from it, and in his dying hours Henry Callister, who succeeded him as Cunliffe's representative at Oxford, read to him from Plato's "Phædo," which is said to have soothed his mind and alleviated his physical sufferings.<sup>1</sup> From his father, therefore, Robert Morris may have inherited a good deal of ability and intellectual understanding. He came to America at his parent's desire as soon as he was able to travel alone on one of Cunliffe's ships, and was given into the charge of a Rev. Mr. Gordon to be educated. This gentleman did not impress his new pupil as a teacher from whom much knowledge might be derived, wherefore progress was slow, and the elder Morris took his son to task for his inattention to his books. "I have learned, sir," the boy replied, "all that the master could teach me."<sup>2</sup>

Whether this were true or not, it was not long before the boy reached the city which was to be his lifelong home. Among the Maryland tobacco factor's friends was numbered Robert Greenway, a merchant of Philadelphia, who agreed to look after the lad, educate him, and put him in the way to business advancement. He was not long in finishing with teachers and schools, and Greenway put the lad to work in the mercantile house which two Englishmen, Charles and Thomas Willing, had established in Philadelphia about the year 1726. Young Morris entered the counting-room and soon exhibited an adapta-

<sup>1</sup> Boogher's Repository, Vol. I.

<sup>2</sup> Waln's "Life of Morris."



bility for business which won the favorable attention of his employers and prepared the way for his rapid rise in commercial life. Once, in Charles Willing's absence, the young man having received early notice from a ship which had just arrived in the Delaware that the price of flour had suddenly advanced in foreign markets, contracted on the firm's account for all that could be procured in the neighborhood. The merchants of Philadelphia on Mr. Willing's return complained to him of the methods employed by his clerk. The free purchases of the young man had increased the price of the commodity, and they, having sold their stock, were left to replenish it at the higher rate. Mr. Willing commended young Morris's enterprise, and discerned in him qualities which in a little while led to his being made a partner in the firm.<sup>1</sup>

In the meantime the boy lost his father. While he saw little enough of the Oxford tobacco merchant, going seldom to Maryland and his parent coming rarely to Philadelphia, the tragedy that orphaned him strongly affected the lad's warm heart. It was in the summer of 1750. Morris, Sr., was only forty and his son seventeen when the ship *Liverpool*, laden with a cargo, arrived in Chesapeake Bay. At that day it was the custom for a vessel captain, on reaching port after a successful voyage and again before setting out for sea, to entertain the consignee or consignor on board ship. Morris went out in a small boat with a party of friends to meet the vessel. He had some premonition of disaster, for he asked the

<sup>1</sup> Waln, p. 191.



captain on this occasion to dispense with a feature usual to such ceremonies,—the firing of a salute after the departure of the guests. At his desire the commander of the ship gave orders to the men that the complimentary shot should be omitted, at which the sailors quite generally expressed dissent. Each mariner was accustomed to receive a glass of grog after the salute. The captain mentioned the fact to Mr. Morris, who, in this time of general good feeling, yielded, although it was stipulated that the gun should not be discharged until the sailors should receive a prearranged signal from the yawl in which the company was being conveyed to the shore. One informant tells us that the sign was the captain's laying his finger upon his nose; another, that it was the dropping of a handkerchief. Whichever account we accept, we are assured that the movement was made prematurely. In the one case a fly lodged upon the captain's nose, and he involuntarily raised his hand to brush it off, while in the second case a lady let her handkerchief fall, also without thought of the consequences. The sailors, mistaking the movement for their signal, fired their salute, the shot, as luck would have it, passing through the backboard of the pinnace of the yawl, breaking one of Mr. Morris's arms a little above the elbow.<sup>1</sup> It was not a serious wound, but proper surgical treatment was unobtainable in Oxford. Blood-poisoning ensued, and in a few days the patient died, before

<sup>1</sup> Boogher's Repository, Vol. I; Waln's "Life of Robert Morris"; Redwood Fisher's "Reminiscences."



the boy in Philadelphia knew of his father's injury. He had chosen his own burial-place. He named the friends whom he wished to look after the settlement of his estate, one of whom was Mr. Greenway of Philadelphia. He directed them to cause "a handsome stone to be put over me, with any inscription they shall think proper."<sup>1</sup> On a time-stained piece of marble in the old White Marsh Burial Ground in St. Peter's Parish, Talbot County, Maryland, about four miles from Oxford, these lines may still be read:—

IN MEMORY OF  
 ROBERT MORRIS, A NATIVE OF LIVERPOOL, IN GREAT BRITAIN  
 LATE MERCHANT OF OXFORD  
 IN THIS PROVINCE.

Punctual Integrity influenced his dealings.  
 Principals of honor governed his actions.  
 With an uncommon degree of Sincerity,  
 He despised Artifice and Dissimulation.  
 His Friendship was firm, candid and valuable.  
 His Charity frequent, secret and well adapted.  
 His Zeal for the Publicke good active and useful.  
 His Hospitality was enhanced by his Conversation,  
 Seasoned with cheerful wit and a sound judgment.

A Salute from the canon of a ship,  
 The wad fracturing his arm  
 Was the signal by which he departed  
 Greatly lamented as he was esteemed,  
 In the fortieth year of his age,  
 On the 12th day of July,  
 MDCCL<sup>2</sup>

<sup>1</sup> Robert Morris, Sr's., will in Boogher's Repository.

<sup>2</sup> Fisher's "Revolutionary Reminiscences connected with the Life of Robert Morris."



Robert Morris was now alone in the world, except for some relations in England whom he did not know and whose acquaintance in future he never sought. Indeed he was soon to be somewhat worse than alone. He was to have a half-brother, born, after his father's death, to a woman in Maryland, to serve as a curse to the public career and a heavy private expense to the young merchant in Philadelphia, who, oddly enough, recognized the relationship, and treated the boy with the loving regard which most men reserve for their own children.

Robert Morris, Sr., had left a personal estate valued at about \$7000, and his son Robert was the principal legatee. Mr. Greenway in Philadelphia was designated as the young man's guardian, but so many small bequests were to come out of the little fortune that the amount remaining was not large. "I commend my soul to Almighty God, the author and giver of life, and my body to be decently interred in the earth in hopes and full confidence of a joyful resurrection through the merits of Jesus Christ, the Son of God my Redeemer and Saviour, and I dispose of that worldly estate with which it has pleased the Almighty to bless me, as follows," Mr. Morris's will began. One hundred pounds must be paid to Ellin Eccleston, his "beloved sister," the butcher's wife, in Liverpool, the same amount to his sister, Margaret Trout, wife of the merchant's helper in London, and to Mrs. Wise, in Maryland, for whom there was reason that he should provide, and there were various other friends and relations, among whom he distributed small sums of money, silver



tankards, silver pipes, books, silver waiters, mahogany armchairs, and mourning rings.

The son looked on while the estate was being partitioned among men and women who were for the most part strangers to him. Although the few thousand dollars which remained were much better than absolute penury, the starting-point of many self-made men, it was not for his small inheritance but because his manner had pleased his employer, that Charles Willing, in 1754, when Morris reached his majority, made him a partner in the firm. Desiring to bring forward his son Thomas as the active head of the business of the house of Willing, and at the same time befriend the boy in his counting-room, Charles Willing joined the two young men in its future management under the firm name of Willing and Morris. This house, under their energetic conduct, in a few years became one of the most prominent and stable of the great mercantile establishments of Philadelphia. Willing and Morris owned and navigated their own ships. They traded with Europe and the West Indies. The two partners early in the progress of the Revolution entered Congress, and together served their country patriotically throughout the war. It was to Thomas Willing that Morris turned when, as Financier of the Revolution, he desired to organize the Bank of North America, and the two men and their firm coöperated in carrying through the daring operations to save the credit of the colonies and to support Washington in his work of ridding the country of the British foe. As Willing, Morris and Co.,



Willing, Morris and Inglis, and Willing, Morris and Swanwick, the firm continued to play a prominent part in the commercial life of Philadelphia until near the end of the eighteenth century.

Morris, in the early history of his firm, sometimes made voyages with his ship captains to the West Indies, and on at least one occasion he visited Europe. It is related that during one of the wars between France and England his vessel was captured and he was taken prisoner by the French. Being put ashore after rather cruel treatment, and being left without a shilling in his purse, his situation was for a time very precarious. His ingenuity, however, enabled him to mend a Frenchman's watch, for which service he secured a small payment, and thus made his way to a port in which he found a homeward bound ship.<sup>1</sup> The business of Willing and Morris was so extensive and lucrative that both partners were accounted wealthy men long before the colonies declared their independence.

In 1765 Robert Morris was active in resisting the enforcement of the provisions of the Stamp Act. Although an Englishman by birth, he identified himself with the American cause in the first stages of the contest between the motherland and her colonies. On October 5, 1765, the nose of the *Royal Charlotte*, an English merchant vessel, under escort of the *Sardine*, an English man-of-war, appeared around Gloucester Point. The ship, which was filled with "the horrible stamp paper," had been

<sup>1</sup> "Life of Robert Morris, the Great Financier," Phila. 1841.



lying at anchor down the river for several days. The officers feared to bring her up. It was well understood that the colonists would resist the landing of the paper vigorously. When the *Charlotte* finally hove in sight, all the other ships at their wharves and in midstream displayed their flags at half-mast. The bells of the city were tolled. Drums muffled with crape were beaten up and down the city streets by particularly sable negroes employed for the work. Men closed their shops and offices, and the highways were filled with people who ran hither and thither excitedly. A crowd collected at the State House where, at four o'clock in the afternoon, a meeting was held to decide what course should be pursued to prevent the execution of the King's tyrannous measures.

The leading lawyers and merchants in the city made impassioned addresses to the people, and after the speakers had been heard and their sentiments loudly cheered, a committee of seven was appointed to visit John Hughes, a well-to-do Philadelphia shopkeeper, who had been chosen to receive and sell the stamps. He was asked the direct question whether or not he proposed to take up his commission and perform the duties of his office. In the meantime the meeting would remain in session, in the hope of receiving an immediate reply. Robert Morris was one of the members, and the spokesman of the committee.<sup>1</sup> He and his colleagues repaired at once to Hughes's house, but the King's stamp agent

<sup>1</sup> Charles Henry Hart, *Pa. Mag.*, Vol. I.



was confined to his bed with a serious malady. Nevertheless they mounted the stairs to his room, talked with him for an hour, in spite of his condition, and told him that the populace would undoubtedly come to the house and tear it to the ground, stone by stone, if he were disposed to receive the stamps and collect the tax. Hughes pleaded his grave illness, and asked that the committee wait for a definite reply until Monday morning. This was a Saturday afternoon. Morris and the other delegates returned to the State House and made their report, but the people were dissatisfied with the result of the mission, and it was only on the plea that Hughes was at the point of death, that they were prevented from going to his house in a mob. They at length were quietly dispersed, and when Monday came, the seven committeemen called again at Hughes's house. Morris explained that they did not ask him to resign his office. They desired only that he should not accept of the appointment—a rather subtle distinction—and they received a written statement from Hughes to the effect that he would make no attempt to enforce the obnoxious act, at least until it should be generally put into execution in the other colonies. The crowds in the meanwhile had reassembled at the State House, and when the answer was publicly read, they at first seemed to be appeased. They cheered thrice for Hughes and the seven committeemen who had extracted the promise from him. In a little while, however, they began to suspect and distrust, and Hughes soon was



compelled to go farther. He was obliged to pledge himself to take no steps to distribute the stamps until the citizens of Pennsylvania and Delaware (for his appointment covered both colonies) wished him to perform his duties. This declaration was so comprehensive, and offered so good a guarantee, since it transferred all the responsibility to the people, where they wished it to be, that Mr. Hughes was reinstated in the good opinions of his fellow Philadelphians.<sup>1</sup>

In November the merchants of Philadelphia met and passed the famous Non-importation Resolutions. These were signed by Robert Morris, his partner, Mr. Willing, and about four hundred other merchants. By this document the subscribers agreed, when placing their orders in England, to stipulate that the goods must not be shipped until the Stamp Act was repealed, and that orders already sent out should be cancelled, except in the case of such merchants among the subscribers as were owners of vessels which had already cleared for Great Britain. These ships might bring back coal, earthenware, pipes, grindstones, iron posts, empty bottles, and other bulky articles with which owners at that time usually weighted their vessels. On no account were dry goods of any kind to be included in the cargoes. Moreover, no merchant, a party to the agreement, should sell merchandise of any kind on commission after January 1, 1766.

Morris's prominent connection with the movement to resist the Stamp Act's impositions and clothe the Americans

<sup>1</sup> See newspapers of the time.



in homespun until the obnoxious law should be repealed, is proof of his patriotic interest in the American cause from the time the difficulties with the mother country began. His Americanism was never in question, even when ten years later he advised against an untimely declaration of independence, lest it should prevent a reconciliation, which he hoped for profoundly. He had won the confidence and the high respect of the community into which he had so lately come as a poor boy, and in 1766 Governor John Penn selected him as a member of the Board of Port Wardens. This seems to have been his first public office, and his wide experience as an importer and a vessel master made him highly competent to fill it.

It was about this time that Morris, a man nearing thirty-five, turned his thoughts to matrimony. He had firmly established himself as a merchant. He possessed a moderate fortune, and was a partner in a growing business. He sought the hand of Miss Mary White, the daughter of Colonel Thomas White of Maryland and the sister of William White, later the first bishop of the Protestant Episcopal Church in Pennsylvania and one of the founders of the church on this Continent. Colonel White was a native Englishman, who, like Morris, when he was still a boy had sailed for the colonies, settling in Maryland as a lawyer and surveyor. He became the owner of several thousand acres of land in the province, and married a Miss Hall, who lived until 1742. By her he had three daughters. Three years after her death



he removed to Philadelphia, visiting his Maryland possessions only two or three times a year, to give them oversight. In 1747 he married again, his choice falling upon a widow, Esther (Hewlings) Newman, the daughter of Abraham Hewlings of Burlington, New Jersey. Of this union two children were born, Mary, who became the wife of Robert Morris, and William, the future bishop of the English Church in America.<sup>1</sup> The family held a social position which Mr. Morris's had never possessed. Miss White's father and mother were people of the highest character. "Billy," as she affectionately called her brother, was an honor to his parents, to the church, and to the young nation upon which he exercised so great a moral influence, and she herself proved her nobility and womanliness in happy as well as the unhappiest situations.

Robert Morris and Mary White were married in Philadelphia on March 2, 1769, by the Rev. Richard Peters. He was a man of thirty-five, and she a girl of twenty; he experienced in the world and its affairs, made so by stern need, and she quite fresh to its revelations, who still, in 1777, when John Hancock was on the point of resigning the presidency of Congress, and the office had been offered to Morris, wrote to her "Mamma":—"Don't you feel quite important? I assure you I do, and begin to be reconciled to independence."<sup>2</sup>

It was as a man forty-one years old, six years married,

<sup>1</sup> Colonel Thomas White of Maryland, *Pa. Mag.*, Vol. I.

<sup>2</sup> Hart, *Pa. Mag.*, Vol. I.



with four children,—three sons and a daughter,—and as the active partner in the leading importing house in Philadelphia, with many ships upon the sea, that Mr. Morris entered the Continental Congress in 1775 to begin his distinguished career in assisting the American people to achieve their independence from Great Britain.



## CHAPTER II

### THE MERCHANT PRINCE IN CONGRESS

ROBERT MORRIS, while he had actively opposed the Stamp Act, was not a radical partisan on the subject of independence. In his political views he was always aristocratic. Men of large business interests, both he and his partner, while they were Whigs in their sympathies, considered the consequences of an open declaration of independence. They hoped even after the war had begun that some way might open for a reconciliation and a settlement of the dispute between the motherland and her American colonies. It has been said by some of Morris's biographers that he had overtraded prior to the Revolution, and that he had nothing to lose by the war, so that he embraced the Whig interest eagerly, in the hope that it might lead to a betterment of fortune. Converting his ships into privateers to prey on British commerce and to reap advantages denied to other men, he expected to find the war the source of profit to him which it actually proved to be. Evidence of the truth of this charge does not exist, except in the bare assertions of a few of his contemporaries, who bore him no friendship. His actions throughout the years 1775 and 1776 show that he resisted the war tendency — so much so that he



nearly sacrificed his own popularity as a public man. A less respected personality would not have been returned to Congress on his record for a vote against the Declaration of Independence ; and, as a matter of fact, no other of Morris's colleagues in the Pennsylvania delegation who voted with him did go back.

It is related that on St. George's Day, April 23, 1775, about one hundred of the principal men in Philadelphia assembled at the City Tavern according to their custom on the occasion of this anniversary.<sup>1</sup> Mr. Morris was the presiding officer. When the festivities were still at their height, a messenger arrived bringing news of the battle of Lexington, which had been fought four days before. At the announcement this company of English loyalists, in the midst of their toasts to the mother country and the King, sprang to their feet. They overturned the tables, and ran into the street as though they had been suddenly called to their country's defence. Mr. Morris found himself facing an almost empty hall, and then and there he pledged himself to the service of the colonies in a struggle, the final result of which no man could certainly foretell. In a few weeks a so-called Committee of Safety was appointed by the Pennsylvania Assembly. It was made the duty of this body of twenty-five members to exercise supervisory military powers within the province. Benjamin Franklin was elected its president and Robert Morris a vice-president, and they continued in their offices until July, 1776, when an independent repub-

<sup>1</sup> Waln's "Life of Morris."



lican government was organized for the state, and other agencies of defence were provided. Mr. Morris was very active in this committee. At its first meeting on July 3, a year before the Declaration, he was made the chairman of a sub-committee, the members of which were authorized "to procure any quantity of powder in their power with the utmost expedition," and they were employed busily for months in organizing the militia, fortifying the river, and supplying the posts, batteries, and battalions with arms and ammunition.

In the meantime, on November 3, 1775, the Pennsylvania legislature elected Mr. Morris to Congress, and he was one of seven members of which the delegation from that province was composed. Here his practical knowledge of commerce and navigation placed him high upon several important Continental committees. He was at once appointed the chairman of a secret committee, with power to contract for the importation of arms, cartridges, and gunpowder. A month after he had taken his seat he was made a member of a committee which was to devise the ways and means for establishing a colonial navy. As a result of their recommendations, Congress determined to add five ships to the fleet, appointing a regular naval committee, with Morris as a prominent member, the beginning of his connection with that branch of the Continental service of which he was later to become the chief.

In April, 1776, the Philadelphia merchant commenced his career as a public financier. He was specially commissioned by Congress to suggest methods and provide



measures for procuring money to prosecute the war, and this proved to be a work from which he found no relief until the final peace.

On June 7 Richard Henry Lee had brought forward his resolution in Congress in favor of a declaration of independence from Great Britain, and the famous instrument itself made its appearance in that body on July 2. When the first vote was taken, four of the seven delegates from Pennsylvania, Robert Morris, Thomas Willing, John Dickinson, and Charles Humphreys, were found to be opposed to the step, and two days later, when the document was to be approved in a final way, Mr. Morris and Mr. Dickinson absented themselves from the session. Morris believed that the Declaration was premature. While actively preparing for war, he hoped that it might still by some miracle be averted. He aimed to calm the intemperate and hasty, and as time wore on, when in Philadelphia in December, 1776, virtually the head of the Continental government (Congress having fled to Baltimore), Morris, writing to the Commissioners in France of the unhappy state of the country, said, "Our people knew not the hardships and calamities of war when they so boldly dared Britain to arms."

The radical forces, however, had forced Morris into his responsible position, and he did not swerve from his way. Nowhere was extreme democracy so rampant as in Pennsylvania, where a group of men, with Thomas Paine at their head, were busily working to overturn the proprietary government, and set up in its place a fantastic



republic with a legislature of a single chamber.<sup>1</sup> Morris's public services, his financial prestige, and commercial judgment they could not do without. The punishment which awaited the other Pennsylvanians who had voted against the Declaration—the loss of their seats in Congress—was not meted out to him. Explaining his position at this time Mr. Morris wrote to Joseph Reed:—

“I have uniformly voted against and opposed the Declaration of Independence, because in my poor opinion it was an improper time, and will neither promote the interest nor redound to the honor of America, for it has caused division when we wanted union, and will be ascribed to very different principles than those which ought to give rise to such an important measure. I did expect my conduct on this great occasion would have procured my dismission from the great Council, but find myself disappointed, for the convention has thought it proper to retain me in the new delegation, and although my interest and inclination prompt me to decline the service, yet I cannot depart from one point which first induced me to enter the public line. I mean the opinion that it is the duty of every individual to act his part in whatever station his country may call him to in hours of difficulty, danger, and distress. Whilst I think this a duty, I must submit, although the councils of America have taken a different course from my judgment and wishes. I think that the individual who declines the

<sup>1</sup> Oberholtzer's “The Referendum in America.”



service of his country because its councils are not conformable to his ideas makes but a bad subject; a good one will follow, if he cannot lead."<sup>1</sup>

Despite his views on the subject, which are here so plainly expressed, Mr. Morris on August 2 subscribed his name to the Declaration of Independence. He was one of the "signers" of that famous document, but much had occurred in one brief month to strengthen the resolves of those who first had faltered at the thought of a separation from the mother country and a prolonged civil war.

The old proprietary government in Pennsylvania established by the Penn family, representatives of which were still in the province, serving as governors and agents for the sale and lease of lands, was distrusted by the Whig elements, and it was deemed very important by the more radical that it should be swept away. Before the Declaration had yet been drafted or signed, this feat had been pretty well accomplished. The people's liberties were guarded by Committees of Correspondence and Committees of Inspection and Observation in every county, and these "minute men" called a conference to meet in Philadelphia in June to consider a plan for assembling a convention which should frame a constitution for a free state. The members of this body were hurriedly chosen. They at once took all branches of the service out of the hands of the old agents, usurping executive and judicial as well as all the legislative powers, in the

<sup>1</sup> Hart, *Pa. Mag.*, Vol. I.



province, passing laws and ordinances, making rules and regulations for the militia, and selecting delegates to the Continental Congress. A constitution, so Utopian and odd that it was the subject of strife between two bitterly hostile factions throughout the war, was framed and promulgated.<sup>1</sup>

While this convention, as we have said, reëlected Morris to Congress, he was opposed to the framing of new constitutions, just as he was opposed to a declaration of independence, and he was particularly displeased with this constitution, in common with most of the other leading men of the state. As late as in October, 1777, after Burgoyne's surrender, Mr. Morris wrote to General Gates:—

“Mr. Johnson, and indeed all the other Maryland delegates, are at home forming a constitution. This seems to be the present business of all America except the army. It is the fruit of a certain premature declaration which you know I always opposed. My opposition was founded on the evil consequences I foresaw, or thought I foresaw, and the present state of several of the colonies justifies my apprehension. We are disputing about liberties, privileges, posts, and places, at the very time we ought to have nothing in view but the securing of those objects and placing them on such a footing as to make them worth contending for amongst ourselves hereafter.”

Meanwhile, the Constitution of 1776 having been adopted by the convention, which declared it to be the

<sup>1</sup> Oberholtzer's “The Referendum in America.”



supreme law of the new state, great opposition to it was developed, especially in Philadelphia. Town meetings were held. Its peculiar features, such as a single and unchecked house of assembly, the absence of a governor, and the establishment in his stead of a hydra-headed executive council, a Council of Censors which was to meet every seven years to determine if the provisions of the Constitution had been properly observed, and a judiciary which was adjudged to be subservient to the legislature, alarmed men of sounder and more conservative view. The Anti-constitutionalists when, in November, 1776, the time came for the first election under the Constitution, prepared for an active campaign. Mr. Morris was nominated for the legislature on their ticket, and received a large vote. The whole Anti-constitutional list of candidates was elected, and at a public meeting instructions to the city's representatives in the Assembly were prepared and were read from the steps of the State House by Dr. Benjamin Rush, the crowd of people gathered there signifying their approval by raising their hands. The members were asked to use their "utmost influence to prevent the immediate execution" of the Constitution, and demand a prompt revision of that instrument. After having prepared another form of government suitable for a free state, they were to publish it and dissolve their body, having previously issued writs of election for the members of a new assembly.

In the legislature, however, Mr. Morris and his friends were outnumbered by the radicals, who had been returned



from the interior counties where the most democratic opinions were entertained. John Dickinson and his following withdrew from the Assembly. Some of the delegates never took their seats. A speaker could not be elected until late in November because of the strife between the factions, and two weeks later, Howe, who was active in New Jersey planning a descent upon Philadelphia, frightened away most of the assemblymen who were in town willing to organize the government. On December 12 Congress fled to Baltimore, leaving Mr. Morris in charge of its affairs, affording him the first large opportunity to prove his ability as a public executive and manifest his devotion to the colonial cause. A few days after Congress had departed, Morris wrote to the Commissioners in France that Philadelphia was "the greatest scene of distress that you can conceive." The whole city seemed to be on wheels. The streets were filled with beds, furniture, and baggage, and scarcely anybody remained but the Quakers, some sick soldiers in the hospitals, and a small body of troops making a desperate effort, with Morris's help, to put the city in a state of defence.

This was one of the crises of the war, and Morris came out of it a hero in the eyes of the young nation. It was just before the famous Christmas night when Washington crossed the icy Delaware and surprised the Hessians at Trenton, following up his daring stroke in a few days with further punishment which caused Philadelphia to breathe easier again. Riders came into town early in this December of 1776, announcing that an



advance guard of Hessians and Highlanders had taken possession of Burlington in New Jersey, and that they were pushing forward to Cooper's Ferry, just opposite the city. Congress, therefore, hurriedly decamped, though not without first authorizing Morris to borrow \$10,000 for the use of the Marine Committee in strengthening the defences on the Delaware and deputing him, together with George Clymer of Pennsylvania, and George Walton of Georgia, though unofficially, a committee of Congress to remain in the city to perform certain executive duties on the Continent's behalf. On reassembling in Baltimore on December 20, Congress formally resolved that these three men be "a committee of Congress with powers to execute such Continental business as may be proper and necessary to be done in Philadelphia." This committee was Morris. He wrote a few days later that he had not seen either Clymer or Walton, and he did not know whether they had fled or not. Anyhow, he remained faithfully at his post, communicating daily with Congress through John Hancock, who was its President, with Washington and General Putnam, and with the Commissioners in France, borrowing money and expending money, hurrying forward the city's defences, urging the workmen at the shipyards to hasten the work on vessels which still stood on the ways, and holding the fleet in readiness for departure down the bay at sign from him when approaching danger would seem to warrant it.<sup>1</sup>

<sup>1</sup> Letters to John Hancock in 1776, Pa. Hist. Soc. Bulletin, 1848.



A less forceful character would have shirked his duty. He was in a way self-appointed to his task. He might have gone like the rest, though his property in the city was of great value, and it was to his own interest to protect it if he could. He might have hesitated to assume responsibilities that belonged to him no more than to any other man, and to make obligations on his own credit for a government which might never repay him a shilling or thank him for his exertion. He was now in the war in earnest, and Congress, from its distant refuge, liberally pledged him its support.

Even at this early period in the course of the war Morris's solicitude regarding the Continent's finances was very great. As a practical man of business and affairs he was from the outset opposed to the emission of convertible paper money—a policy that was freely resorted to both by Congress and the legislatures of the separate colonies. He wrote to Congress in Baltimore: "It is very mortifying for me when I am obliged to tell you disagreeable things; but I am compelled to inform Congress that the Continental currency keeps losing its credit. Many people refuse openly and avowedly to receive it." In the country he tells Congress "nothing can be got for your money." Many persons refused to receive £250 worth of it in exchange for £100 worth of hard money. It everywhere took two paper dollars to induce a holder to part with one silver dollar. A pair of shoes cost \$3 and a hat \$12. "A common laborer asks \$2 a day for his work, and



idles half his time," Mr. Morris complains, with that characteristic humor which gives so much interest to all his writings, and which flashed through his conversation and his speech. "Some effectual remedy should be speedily applied to this evil, or the game will be up." Bad as all this seemed to be, even Mr. Morris could not have foreseen that, in five years, it would take one thousand of these paper dollars to buy a silver dollar, that men would light their pipes, and the barbers of Philadelphia plaster the walls of their shops with this disgraced and worthless currency.

Morris's interest in the infant Continental navy led him to strain every nerve to save the frigates in the harbor from the enemy. He urged the builders of some uncompleted boats to use all possible expedition so that they might be sent to sea before the British should succeed in crossing the Delaware. The citizens, in so far as any remained, were set to work at shipbuilding, and Mr. Morris himself was a frequent visitor to the yards for the purpose of superintending the operations and encouraging the men to greater activity. Much of the labor was performed by volunteers. As early as in April, 1776, Christopher Marshall writes in his diary that he went up with James Cannon, a teacher of mathematics in the College of Philadelphia, to Eyre's shipyard in Kensington, where they found Dr. Young and some friends at work on a frigate. They helped until night; and the next day, going back again he met a hundred of his fellow-citizens, including a body of militiamen, in their uniforms, all busy moving bar



iron and timbers so that the ships could the sooner put to sea.

The work was greatly delayed, in spite of Mr. Morris's urgent appeals. The first attempts to cast cannon at the colonial foundries were unsuccessful. Mechanics had been called away from their regular pursuits and were now out in the field with the militia. No coal could be got for the anchorsmiths. Trade was stagnated in both the inward and the outward directions. Seamen were independent and insolent, since they could make more in privateering than in honest ocean trade. "In the Eastern states," Mr. Morris writes, "they are so intent on privateering that they mind little else." Imported goods were bought for the army as soon as they arrived, and the price was artificially enhanced. The cost of ships and material of which ships were built, had risen rapidly in common with nearly everything else. By diligent exertions, however, Mr. Morris wrote to Congress that he hoped to send six vessels to sea "if General Howe will give me but a few days more, and Lord Howe keep away his myrmidons." News having been received of the movements of the British army which caused him to feel alarm for the safety of the little squadron, he, in December, ordered the ships to hoist their sails and make an effort to escape. In explaining to the President of Congress his reasons for taking this step upon his own responsibility, he observed: "In this, I flatter myself, I shall be entitled to the approbation of Con-



gress, whether I meet it or not, for my intentions are good, and I procure myself much trouble, with the sole view of serving the cause." Hearing better accounts from New Jersey, however, he called the ships back again. "Circumstanced as our affairs now are," he wrote, "I conceive it better to take the liberty and assume some power than to let the general interest suffer." It is no exaggeration to say that, at this time, Robert Morris was the acting executive head for the whole Continent.

It was well that the ships had not gone farther, as there were several British men-of-war down the bay, but they were not so many or so active as to prevent the *Andrew Doria* from running the blockade. She came into port from St. Eustatia to increase Morris's little navy, and brought a cargo of worsted stockings, sailors' jackets, blankets, muskets, pistols, powder, and lead, which he at once took it upon himself to distribute among the various camps and magazines, lest the enemy should suddenly enter the city which was threatened by scouting parties every day. Mr. Morris took care to remove stores of salt, provisions, and clothing to certain posts which he established in the interior, at Lancaster and other places. His expresses, coming in and going out of the city constantly, kept him in touch with the Commander-in-chief, and at this eventful season the foundations were laid for his enduring friendship with General Washington.

There are times in the career of every army when money is absolutely necessary to facilitate a military



movement, and although Washington relied upon the enthusiasm and patriotic ardor of his troops to a larger extent than any other great commander the world has ever seen, he found himself in this embarrassing situation at Trenton in the year 1776. It is commonly declared that Morris was appealed to and supplied the sinews which enabled Washington to make his attack on the Hessians as they were carousing at Trenton on Christmas night.<sup>1</sup> This seems to be a mistake. A sum of money, though it was not large, was applied for by Washington four days after the brilliant stroke at Trenton. This was needed to procure intelligence about the movements and designs of the enemy. It went out from Philadelphia on December 30, but all told the shipment comprised only four hundred and ten Spanish dollars, two English crowns, a French half-crown, and ten and one-half English shillings.

The next day, the last day of the year, late in the evening, a rider came in from the Commander-in-chief's camp asking for a larger sum, which was required for immediate use. Morris was now confronted with the task of his life.

While there were times later on in his career as the Revolutionary Financier when he encountered greater difficulties in getting what he so frequently called the "needful" to carry on the war, he already complained that the calls upon him for money were "loud, large, and constant." "I am paying your debts, at least those

<sup>1</sup> Sparks's "Writings of Washington," Vol. IV. p. 545.



of the Marine Committee, and directing fifty necessary things to be done," he wrote to Congress, but he was by no means prepared for these demands from the army as well as from the navy. He had told Congress that the troops returning from Canada were "calling aloud for their pay." They should have it, he said, in his shrewd and witty way, as "they very generally promise to re-enlist when they have spent what is due them." Washington had told Morris and Morris had told Congress what the designs of the enemy were in reference to Philadelphia. They hoped to take Washington's battalions as well as the whole city when the favorable moment arrived, and this they thought would be around the first of January, when the river might be frozen over, and when the Continental army would disband because of the expiration of the term of service of the soldiers. "You might as well attempt to stop the winds from blowing or the sun in its diurnal as stop them from going when their time is up," Morris wrote to the President of Congress, John Hancock, in Baltimore. But this body of gentlemen knew not what to do, and while Washington, relying on his own resources, had given the foe one heavy blow, electrifying the colonists with hope that had nearly gone out of them, he lacked the means to follow up his victory. He had crossed the Delaware a second time with that unflinching courage that served him so well in the darkest hours. He prevailed upon the troops to remain six weeks longer on the promise of a bounty of \$10 for each soldier, and on



December 31 he wrote to Morris for the money to make his promise good. The next morning Morris replied to the Commander-in-chief as follows: "I was honored with your favor of yesterday by Mr. Howell late last night, and ever solicitous to comply with your regulations, I am up very early this morning to despatch a supply of \$50,000 to your Excellency. You will receive that sum with this letter; but it will not be got away so early as I could wish, for none concerned in this movement except myself are up. I shall rouse them immediately. It gives me great pleasure that you have engaged the troops to continue, and if further occasional supplies of money are necessary, you may depend on my exertions either in a public or private capacity."<sup>1</sup>

It was on this occasion, the story goes, that Morris visited his Quaker friends, now almost the only men of substance remaining in the city. Hostile to the war as he was, one of these men of peace, who had risen from his bed almost as early as Mr. Morris, accosted him. "What news so early, Robert?" said the Quaker. "The news is just this, my friend," said Morris, "General Washington needs a certain sum of hard money, and I must send it to him immediately. I would like you to lend me — dollars," mentioning the sum. "But what is thy security, Robert, for this large sum?" "My word and my honor," said Morris. "Thou shalt have it," the Quaker replied.<sup>2</sup>

<sup>1</sup> Sparks, *loc. cit.*

<sup>2</sup> Fisher's "Revolutionary Reminiscences"; "The Lives of Eminent Philadelphians" by Henry Simpson, p. 705.



Morris on this occasion and later in the war did not go to the wealthy Quakers of Philadelphia and come away empty-handed. The money went out to Washington with the letter an hour or two after sunrise, and having it, the Commander crept up to Trenton a second time, by a sudden movement marched around the main body of the British army, and striking their rear-guard unexpectedly, administered them a decisive defeat. He then took up his winter quarters in the mountains of New Jersey, thus ending a campaign which a fortnight before had promised nothing but sorrow and gloom for the Whigs of America.

Mr. Morris, as a practical man of affairs, was convinced from the very beginning of his public career that the duties of government could not be well performed by committees and boards. He knew how necessary it was to give large powers to single men, making them responsible to the people for the proper discharge of the work which was intrusted to them. He perceived, and again and again pointed out, the inherent weakness of the system of government which had been established for the Continent, and which was nothing more than a mass meeting of delegates, the Continental Congress. He distrusted the Pennsylvania state government under the Constitution of 1776, and the powerless national government which was established by the Articles of Confederation on the same grounds. Mr. Morris was able to formulate his opinions on this subject while he was left in charge in Philadelphia, and in those few weeks, which were a baptism of fire for this patriot so new to the responsibilities and obligations



of public life, his character developed very rapidly. On December 16, less than a week after Congress closed its sessions in Philadelphia to go to Baltimore, Morris wrote to the Committee of Secret Correspondence in his direct and forcible style: "If Congress mean to succeed in this contest, they must pay good executive men to do their business as it ought to be done, and not lavish millions away by their own mismanagement." It was "mismanagement," he said, and would continue to be this because no member of Congress could attend its meetings and serve the country as an executive officer at the same time. "I do aver," he continued, "that there will be more money lost, totally lost in horses, wagons, cattle, etc., for want of sufficient numbers of proper persons to look after them, than would have paid all the salaries Paine ever did or ever will grumble at." Thomas Paine, who had made himself a character of some public influence since he had published his inflammatory pamphlet called "Common Sense," especially in Pennsylvania, where he was looked upon as in some respects the father of that state's peculiar constitution, had come forward now as a kind of watch-dog of the Treasury, although his begging appeals for employment, frequently received by Washington and Morris during the next few years, constituted him a not very inspiring figure in the rôle of economist.

Mr. Morris wrote about the same time to the Commissioners in France: "I will not enter into any detail of our conduct in Congress, but you may depend on this, that so long as that respectable body persists in the attempt



to execute as well as to deliberate on their business, it never will be done as it ought, and this has been urged many and many a time by myself and others, but some of them do not like to part with power and pay others for doing what they cannot do themselves." The wisdom of Mr. Morris's recommendations was justified by later events. It was only by taking the colonies' affairs out of the hands of boards and giving them over to responsible individuals, that the war was brought to a successful close; only when single ambassadors superseded commissions in Europe and chiefs of departments took the place of administrative boards at home, that the enemy lost hope and agreed to a treaty of peace.

Mr. Morris remained at his post in Philadelphia through a very trying and uncertain period. His wife and children had followed Congress southward, taking refuge with Mrs. Hall, her stepsister in Maryland. "Having got my family and books removed to a place of safety," he wrote, "my mind is more at ease, and my time is now given up to the public, although I have many thousand pounds worth of effects here without any prospect of saving them." He told Congress that he would be glad to finish their business in Philadelphia "with General Howe's permission." He had heard that parties of British soldiers were very active in New Jersey, having come so near as Haddonfield, only nine miles from the State House. There were rumors of the near approach of the enemy by each boat that crossed the river, but General Washington had desired him to



remain in the city, and promised to give him the earliest possible notice of any movement of the main body of the British which was likely to put him in immediate jeopardy. "I have throughout the alarm been determined not to quit until fairly done off," he says again. "At the same time I have been constantly prepared, my things packed up, horses and carriages ready at any moment, and constant means of intelligence had they approached." Therefore it was with a deep sigh of relief that he heard the news of the victories at Trenton, and the safety of the city brought joy to Mrs. Morris also, who from her retreat in Maryland, on learning of the Continental success over the Hessians, wrote to her husband as follows: "I hope, indeed, the tide is turned, and that our great Washington will have the success his virtues deserve, and rout that impious army who from no other principle but that of enslaving this once happy country have prosecuted this cruel war."

In February, 1777, thinking that the immediate danger of the British capture and occupation of the city was past, President Hancock wrote to Morris: "I hope our coming there will in some degree relieve you from the great burden that has laid upon you. No money, constant application for it, and a steady succession of business to attend to has made your situation hard indeed."<sup>1</sup>

The delegates seem to have hated their new place of abode very heartily. Mr. Morris had at first regarded

<sup>1</sup> This period is illuminated by the letters to Robert Morris, published in the Collections of the New York Historical Society for 1878.



their flight as somewhat hasty, and he wished that they might come back again, and they, or many of them, were of the same mind. Benjamin Harrison wrote: "I wish Congress would move back with all my heart, for I am most horribly vexed with this place." He supposed, however, that they could not, as the "Yankees" were opposed to a return, and they ruled as absolutely "as the Grand Turk in his dominions," Mr. Hancock, though he was a Yankee, and the President of Congress, complained that he could get only a very poor house in Baltimore as a place of residence. There were only two rooms on the first floor, and one of these he was obliged to let his servants occupy. William Hooper, in February, 1777, wrote that many members were sick, and they "with one united voice ascribe this catalogue of ills to this place." Congress presented "such a scene of yellow, death-like faces that you would imagine Rhadamanthus had shifted his quarters, and was holding court in Baltimore." But when the congressmen finally passed their resolution to come back to Philadelphia, Morris advised that they remain where they were a little while longer. It would not be prudent, he said, to return too soon. The British had resumed an offensive activity in New Jersey, and their raiding expeditions during the winter extended into the country round about the city.

Hancock appreciated the force of the argument. He discouraged a return in the face of the great danger. "Before we come back we must give these fellows a good trimming," he wrote to Mr. Morris, but the dele-



gates at length took matters into their own hands, and resumed their sessions in the Philadelphia State House on March 12, 1777. Although rumors frequently alarmed the people of the city during the spring and summer, Congress continued to remain in Philadelphia until September, when riders from the South announced the landing of the British army on the shores of the Chesapeake. It was marching northward, and the books and records of the government were hurriedly put into the hands of wagoners for transport under guard to Lancaster, where the members made a temporary stand, moving on in a little while to York. After the battles of Brandywine and Germantown, and other engagements within sight of Philadelphia, the enemy settled down to spend the winter in the Continental capital, while Washington's tattered troops found refuge in the snowy hills at Valley Forge.

In the meantime the new Assembly of Pennsylvania, of which Morris had been elected a member in the preceding November, had not yet been able to organize a state government which the people would obey or respect. The factions had laid aside their quarrel long enough to elect a speaker on November 28, but the alarm at the approach of Howe's army had so depleted the population of the city that from December 14 to January 13 no quorum appeared in the meeting room.

John Dickinson and his friends had refused to take their seats, and writs were issued in February for new elections to fill their empty places. There was a provision



in the Pennsylvania Constitution that no officer of the state should hold two offices simultaneously. Mr. Morris was still a member of Congress, and a very active one on a commission issued to him by the convention which framed this Constitution, and also a member of the Assembly. His fellow assemblymen reëlected him to Congress on February 5, and this was the signal for the speaker to declare his seat in the state legislature vacant. This and other vacancies in the city's delegation in the Assembly were filled by an election held on February 21, and on March 5 the state government was organized, Thomas Wharton, Jr., being elected President or Governor, and George Bryan Vice-President by means of a rather simple ceremony which was concluded by a procession through the public streets.

The Assembly, after this evidence of its vigor, conceived that it might with propriety adjourn, but on April 14 a resolution had been brought into Congress and passed, declaring that as the state was in immediate danger of invasion, that body would consider it "an indispensable duty" to supervise the government of the state. "The executive authority of the Commonwealth of Pennsylvania," Congress said, "is incapable of any exertion adequate to the present crisis."

James Allen, a Tory and a member of the Allen family which had made itself prominent under the old proprietary government in Pennsylvania, wrote in his diary at this sorry period: "The government of this province or state, as they term it, is truly ridiculous.



Not one of the laws of the Assembly are regarded. No courts open, no justice administered. A new justice issues a warrant to a constable under the old government. Few of the justices elected throughout the state accept their offices. It is a mockery of justice."

We have it on the authority of other witnesses to the events of this critical time, that it was almost impossible to find citizens who would accept the posts which the new government had to bestow. Men were "persecuted to accept office," one newspaper declared. Three out of five delegates representing the state in Congress were opposed to the Constitution, and one of these was Mr. Morris. The speaker of the Assembly, John Bayard, had presided at the town meeting called to take measures against the new Constitution in the previous October, and he was elected to the Assembly on that ticket.

Assemblymen resigned to take county offices, and some families had moved out of the state rather than live under such a government, if we may believe their own declarations. A majority of the members of the Board of War, a state military body which had just been created, refused to take the oath of allegiance to the Constitution, and nine out of ten members of the Navy Board had likewise declined taking the oath. Two brigadier generals refused to accept their commissions from the state President and his councillors. Two men could not be prevailed upon to take the office of prothonotary worth £1000 a year.



While the Constitutionalists, Paine and his following, were still active in their defence of the Constitution, as they continued to be for fifteen years with a faith that would have done credit to the devotees of some religion, the flames of discontent with the new government now broke out afresh all over the state. That the government was "incapable of any exertion adequate to the present crisis" and on the testimony of the Continental Congress fretted true Pennsylvanians who felt these things with a sense of deep disgrace and shame. In May, a petition of which Mr. Morris was a signer, was presented to the executive authorities of this unsatisfactory state government declaring that as "weakness and languor" were apparent in every part of it, as justice was not regularly administered nor the laws obeyed, and as prices were rising to an exorbitant height, the Assembly should be recommended to call a convention for revising and amending the Constitution. Mr. Morris was appointed a member of a Committee of Correspondence to send out and distribute through the counties of the state, copies of a memorial which it was hoped the people might generally sign, declaring the "impracticability of carrying the government into execution," and praying the Assembly to take the necessary steps to bring the scandal to an end. These memorials led to the preparation of counter memorials by Paine and his group of radical democrats, and the Assembly having been reconvened, resolved in June to take a middle course. It would not call a convention unless a major-



ity of the people approved, and to ascertain their sentiments a commissioner would be appointed for each county to go about from house to house with a bag on his back or a box in his hand to collect the votes of the citizens, and determine whether they were satisfied with the Constitution or whether they wanted a new one. This vote, however, was never taken. The resolution had scarcely passed the Assembly when the British Army directed its regiments toward Philadelphia, harrying the country as it passed along. The state government repaired to Lancaster, where Congress had also sought refuge, and where Mr. Morris and nearly all the rest of the men prominent in the public life of Pennsylvania, and of the confederated colonies, gathered to watch the gloomy progress of the war.

Mr. Morris was still as active as his situation would admit in the committees of Congress to which he belonged. He was asked to take the Presidency of Congress in 1777, when John Hancock announced his intention of retiring in order to return to supervise his extensive business interests in Boston. Morris, however, declined, on the ground that his private affairs would not admit of his giving any more freely of his time and abilities to the public service.<sup>1</sup> The Secret Committee changed its name to the Committee of Foreign Affairs and then to the Committee of Commerce. Mr. Morris continued with it throughout its many difficult operations. By his private business connections he was able to arrange

<sup>1</sup> Hart, *Pa. Mag.*, Vol. II.



for exports of produce in exchange for imports of arms, ammunition, and general supplies needed for the Continental Army. His knowledge of finance enabled him to extend material aid in many ways, and important transactions were intrusted to him personally or to the house of Willing and Morris. Coincidently he continued to carry on his own business, and extensive transactions on private and public account were so inseparably linked that unpleasant charges were soon circulated very freely. It was asserted that he was taking advantage of the knowledge he possessed because of his place in Congress to increase his own fortune. His enemies went still farther, and declared that he was violating embargoes, that he was hopelessly confusing the public with his own affairs, that he was making large profits in exchange, and that he was an influence to enhance prices artificially so that the government as well as the people must pay more for the necessities of life. He admitted that government business was done under cover of his own name to deceive the British foe and to get better terms of purchase at home and abroad. A seller immediately raised his price if he suspected the goods were being bought for the government. This conflict of interests, while it would to-day be regarded as quite inadmissible, was justified by the serious plight in which the colonies then found themselves. Practically defenceless for lack of good governments in possession of the taxing power, or a public credit upon which to secure loans, or well-developed manufacturing industries



upon which to call for supplies, or even a united population, it was a time for unusual expedients.

The Tories were always busy in an effort to create mischief, and the Whigs themselves were divided into factions, especially in Pennsylvania, where they were constantly striving to get at each other's throats. Secrecy was absolutely necessary. If Congress could drive better bargains through Mr. Morris than without his aid, he could afford to wait for his justification, and this came to him afterward in abundant measure. His affairs were investigated and his character vindicated by a committee of Congress. He was called to a higher place in the councils of the Continent. But the crowning vindication was the uninterrupted friendship of the men who knew him best, of Washington and Hamilton, and those whose names Americans most revere.

Robert Morris's illegitimate half-brother Thomas was now causing him much aggravation. He had educated this young man in the best schools in Philadelphia, and treated him as his own son. Thomas, unappreciative of so much good fortune, went rapidly to ruin. Early in the war Morris secured his appointment as commercial agent at Nantes, where he was to represent the government of the United States, and also Mr. Morris's firm in Philadelphia, being recommended incidentally to acquaint himself with the French and Spanish languages. It was hoped that separation from his evil companions in America would induce better habits. His brother meanwhile supplied him with money and did him the



honor to trust him and believe in his reform long after others had abandoned him. His conduct of the office at Nantes was so irregular that it called forth representations to Congress from the American Commissioners in France. Mr. Morris at first considered this as an attack upon him personally, instigated by political enemies. He looked upon the reports to Congress as unfriendly acts, until Deane wrote that Thomas's behavior was "outrageous," and Izard, that he was "a disgrace to America." Morris, convinced then that he had been unwise in his defence of the young man against the criticisms of the Commissioners, free to admit his own mistakes, wrote a long letter to the President of Congress. "It adds very much to the distress and unhappiness this unworthy young man has involved me in," he said, "to think I should have passed censures on Dr. Franklin and Mr. Deane which they did not deserve. I did it under a deception that most men of feeling would have fallen into, and I shall as freely own it to them as I do to you, holding it more honorable to acknowledge an error and atone for any injuries produced by it, than with a vindictive spirit to persist because you happen to have committed it. My distress is more than I can describe. To think that in the midst of the most arduous exertions I was capable of making to promote the interest and welfare of my country, I should be the means of introducing a worthless wretch to disgrace and discredit it, is too much to bear."<sup>1</sup>

<sup>1</sup> Sumner's Robert Morris, Vol. I. pp. 212-215.



Morris recommended Congress at once to dismiss Thomas from the office at Nantes, but this step was not necessary, for in February, 1778, the Commissioners wrote that the young man was dead. His dissipations had ended his unfortunate and misspent career.<sup>1</sup>

While the Congress met at York, Morris seems to have attended its sessions very little after November. On November 11, 1777, he wrote to the Pennsylvania state authorities, requesting them to grant him a leave of absence for six months. "It is now three years since I have devoted nearly the whole of my time to the public service," he declared, "and I have almost entirely neglected my own affairs." Owing to this neglect, he added, they had "run into a good deal of confusion." He promised at the same time, if the vacation were granted, to settle up the accounts of the Secret Committee. He would still repair to Congress whenever the public business with which he had been heretofore closely connected seemed to require his attendance at the sessions. This leave of absence was extended to Mr. Morris by the Council of Safety to which he directed his letter, and the body expressed itself as "fully sensible" of the importance of his services and the justice of his request. Before he was allowed to retire, however, Congress called upon him to go to camp with two other delegates, Mr. Gerry and Mr. Jones. This committee was to visit General Washington, and urge upon him the advantages of conducting a winter campaign against the British Army

<sup>1</sup> Corr. of Henry Laurens of S.C., New York, 1861, p. 71.



in Philadelphia. While the mission was undertaken, consuming some weeks of the time which Morris had set aside for himself, it lacked practical outcome. The condition of Washington's battalions was not such as to fit them for a winter campaign, and Congress was informed of this very soon, when the committee returned to York and made a report upon the state of affairs at Valley Forge.

Congress at this time was a much weaker body than ever before in its history. The abler men who were called to the new nation's councils when independence was declared, like Morris, had so long neglected their private affairs, that they were seeking relief from the burdens of public service. The number of members in attendance at the meetings was so much reduced that an appeal was sent out to the states to fill up their delegations. Factional feeling ran high among those who remained. The principal work during the first few weeks of the sessions at York was the adoption of the ill-starred Articles of Confederation, by which it was hoped to bring the states together into a permanent union. Morris was present during the debates on the articles, and he led the Pennsylvania delegation in signing the instrument, the weakness of which, after it went into force in 1781, he was the first to perceive.

When his leave of absence had expired, Mr. Morris again made his appearance in Congress. By this time the British had evacuated Philadelphia, and the delegates returned to their old meeting-place to find the marks



of a hostile army impressed upon every part of the city. Morris was reëlected to Congress for the fourth time in December, 1777. He was still the principal fiscal agent for the Continent. He provided Congress with much of what it required, even to a few thousand quills needed by the clerks in the government offices, and large contracts for arms and rations and other war supplies were passing through his hands constantly. His ships, from the time the war broke out, had done a great deal of privateering. They captured many British merchantmen and brought them into port, the proceeds being divided among the owners and the crews. A censorious diarist of the time remarked that he could always tell from Mr. Morris's great round face whether his ships had lately made any captures. It wore a contented smile whenever his captains came in with British booty. The truth is, however, that Morris, like Franklin, disliked this licensed buccaneering by privateers. He regarded it as defensible only because the colonies lacked a strong navy, in which case it became a national service for private owners to fit out their own vessels and send them to sea to harry the enemy's commerce.

The state of public opinion on financial questions at this time was crude to the last extreme. Great sums of paper money had been issued both by Congress and the separate states. It was imagined, it seems, that mere patriotic sentiment would give value to such a currency, and induce men to accept it for the value that was printed on its face. Even Washington wanted to



see all men gibbeted as "murderers of our cause" who exerted themselves, as he said many did, to depreciate the currency and to raise the prices of commodities. To prevent these results various ineffective legal measures were taken. To keep the paper issues in circulation tender laws were passed, and for violations of these laws rough penalties were often prescribed. Those who refused to take the paper at the worth of specie subjected themselves to severe punishments. While the value of the paper money was to be maintained by artificial means, artificial methods were also relied upon to keep down the prices of the necessities of life. Conventions were held, at which schedules of prices were adopted, and committees were created to see that the will of the conventions was enforced. Whoever sold goods above the rate which had been fixed upon as the upper limit of justice by the convention would be made to suffer for it. Many dealers were thus proscribed and driven out of the community in which they tried to carry on trade. They were fortunate indeed, if they escaped actual bodily harm from the angry populace. These price schedules were aimed at forestalling or engrossment, terms in familiar use at the time to describe an act which is known to-day as "cornering" the market.

There were men, it was alleged, who held a stock of merchantable supplies with which they refused to part, except at monopoly prices. These extortionists were confused in the public mind with the Tories, and in 1778, 1779, and 1780, when the evils of inconvertible paper



had reached their height, many of the offenders, and those who were suspected of offending, came off very badly. The tar pot and feather bag, and many worse indignities awaited them. There was so little appreciation of, or respect for the rights of the merchant that he was not to be allowed to follow the ordinary course of business and get the best price he could for the goods he wanted to sell, nor was any kind of speculation to be permitted him, such as would be implied by storing his goods until, in his judgment, the most favorable moment had come for disposing of them. The prices of wood, hay, lumber, leather, textile fabrics, meat, flour—all were to be regulated by legislature. For a dealer to hold his goods when the people wanted them proved to be a very troublesome practice, not only to the poor when they must buy the necessities of life with the almost worthless paper money, but also to the states in laying in their quotas of supplies for the Continental army. The legislatures and conventions were convinced that such "monopolists," as they considered them to be, were in existence, and were plying their business to the public and private disadvantage, and they therefore enacted a great variety of laws which were extremely embarrassing to legitimate trade.

Another device of the same general character was the embargo, the assemblies of the different states passing laws to prohibit the shipment of various kinds of produce into other states or to foreign countries. By holding whatever a state produced within that state, it was



argued that prices could be kept down to a more reasonable level. Such regulations to prevent a free movement of goods from one state to another led to jealousy and distrust among the different colonies, and paralyzed commerce, which, if it had been allowed to proceed in the regular way, might have been a source of strength to the country at a time when it was sorely needed. Mr. Morris vigorously protested against all these artificial devices to give value to a worthless currency, to fix prices by a tariff which any body of men might establish, and to prevent the free exchange of merchandise by embargoes.

In 1778 Morris's term in Congress again expired, and he could not be reelected. He had been four times chosen to represent Pennsylvania, once by the old proprietary Assembly, once by the Constitutional Convention of 1776, and twice by the state legislature. By the very democratic Pennsylvania Constitution no one could hold office for more than two terms, and Morris was now compelled to step aside. At the autumn elections in 1778 he was at once returned to the legislature of Pennsylvania from Philadelphia city on the Anti-constitutional ticket. This was a very exciting session, as the movement for submitting the question of a revision of the Constitution to the people of the state then again reached its culmination, and Morris was active in seeking the overthrow of the government. When he entered the legislature he declined to take the oath of allegiance to the Constitution except in a conditional way. He



was a prominent member of the Republican Society in Philadelphia, which existed to combat the Constitutional party, and his prominence in this movement made him many enemies among the common people, who regarded the Constitution of 1776 as in a sense the palladium of their particular liberties. It was in this way, in the year 1778-1779, that Mr. Morris became the object of a most disagreeable attack. He was accused of violating some of the price conventions and embargoes. In addition to this local squabble, he had become mixed up in the bitter quarrel between Silas Deane and Arthur Lee, and taking Deane's side of the controversy, he was not at a loss for troublesome enemies for the rest of the war. Deane had been sent to France by Mr. Morris's secret committee early in the war, to purchase supplies for the colonies. He at the same time was interested in some of Morris's private business ventures. Congress was finally induced to recall him as one of its representatives in Europe, and two parties at once appeared on the scene, those friendly to Deane, and those opposed to him, the latter working under inspiration from Lee's contemptible mind. Paine and the extreme democrats took up Lee's cause, and Washington and Morris and Hamilton were recognized to belong to the other party. The newspapers were filled with Paine's articles, and he published charges about Deane which were most abusive in character, soon involving Mr. Morris in the controversy.

The attack began early in 1779, and it was so vigorous



that it forced Morris to make public replies. It was alleged that he had not settled his accounts with Congress, although he had had the books of the Secret Committee in his possession for several months, and that he had confused the public with his private monies. Mr. Morris said that he had twice settled the accounts of the firm of Willing and Morris, and upon the last occasion Congress owed them a balance, so that it could avail the public little to press for a final reckoning. The matter came into Congress. Henry Laurens there made insinuations which implied an irregularity on Mr. Morris's part, while he had been so prominently connected with the committees. Morris thereupon wrote to Congress, asking for an investigation as to his official conduct. He desired that the books of the Secret Committee might be thoroughly examined with respect to the entries and settlements involving himself and his firm, so that Congress and the public might know the truth about them. The committee having been appointed, its investigations proceeded, and it at length made the following report: "Your committee are of opinion that the said Robert Morris, has clearly and fully vindicated himself, and your committee are further of opinion that the said Robert Morris in the execution of the powers committed to him by the said Secret Committee, has acted with fidelity and integrity, and an honorable zeal for the happiness of his country." At this time John Jay was the President of Congress, and he, on February 15, 1779, forwarded the report to Mr. Morris. "It gives me great pleasure," he said in an



accompanying letter, "to transmit to you an unanimous act of Congress of the 11th inst., not only acquitting your conduct in the transaction it relates to of blame, but giving it that express approbation which patriotism in the public, and integrity in every walk of life always merit and seldom fail ultimately to receive."

The whole episode profoundly aggravated Mr. Morris's friends. "I do not remember to have been more surprised and provoked at any event," wrote General Mifflin, "than at the rascally and ill-managed attack against your character. The attention you have given to the public business for the three last years, and the commercial sacrifice you have made to your country, I believed would have placed you out of the reach at least of every censorious scoundrel; but I was deceived. Paine, like the enthusiastic madman of the East, was determined to run amuck. He sallied forth, stabbed three or four slightly, met with you, but missing his aim fell a victim to his own stroke, and by attempting too much, will enjoy a most mortifying and general contempt."

This affair in Congress had scarcely blown over when the unpropertied classes of Philadelphia, of which the Constitutional party in Pennsylvania was composed, singled out Mr. Morris as a monopolist who was making himself rich by taking advantage of the people's necessities. A vessel laden with dry-goods had arrived in the city in May, 1779. Morris was interested in these shipments, and it was popularly supposed that upon their arrival the price would fall. Instead of this, when they



were unloaded the price actually rose, and a town meeting was called to take the matter under consideration. Mr. Morris's late colleague in Congress, Daniel Roberdeau, presided over this session. Much heated language was employed, and it was charged that Morris had violated the price convention and that his dry-goods were being sold above the tariff. A committee, of which Paine and other prominent political opponents were members, was appointed to wait upon him and demand an explanation. The meeting showed a most unpleasant temper, and went so far as to express a desire that Mr. Morris and others who were the enemies of the commonweal should be banished from the city. This officious committee continued its activities for several months. In July it endeavored to prevent a shipment of flour which Mr. Morris and Mr. Holker the French Consul General in Philadelphia had purchased for the use of the French fleet. It was charged that they had paid too high a price for it, and that as it was not all intended for the French fleet, it was a violation of the embargo which forbade a merchant sending goods out of the country. The flour was actually seized and detained, and so tyrannical were town meetings and the committees which they appointed at this period, that Paine and his associates must be treated with a respect Mr. Morris found it very difficult to command. Another town meeting was held late in July, and General Cadwalader, who attempted to make a speech in Morris's defence, was set upon by a mob of hoodlums with clubs,



whereupon the conservatives seceded and organized a meeting of their own under the chairmanship of Mr. Morris himself in the college yard. Here resolutions were adopted acquitting Morris of the charge of any unpatriotic action, and he was so much affected by the manifestations of friendliness on the part of the assembly, that he could not finish the speech which he tried to deliver. Congress was obliged to intervene before the committee would release the cargo, and Morris and the other merchants of the city finished the business by signing and publishing a remonstrance against the whole policy of price regulation by mobs, and their insolent interference with property rights.

It was a time of the most unfortunate animosities. In July, 1779, Silas Deane wrote: "It may at this instant be truly said that there are few unhappier cities on the globe than Philadelphia; the reverse of its name is its present character. It is a melancholy reflection to think that whilst our common enemy is wasting our seacoasts and laying our fairest and most peaceable towns in ashes, we are quarrelling among ourselves, and can scarcely be constrained from plunging our swords in each other's bosoms."

Morris finished his term in the legislature, and was not reëlected, the Anti-constitutionalists having won the victory, in 1779, nor was he sent back to Congress. For the first time since the war began he held no public office. He, however, was not indifferent to the course of public affairs. Judge Richard Peters, who was at the



head of the Board of War, testifies that Mr. Morris during this period frequently purchased supplies for the army on his own credit. It was in 1779 or 1780, two of the most distressing years of the Revolution, that he came to the government's aid in a most practical way in a grave emergency. General Washington had written to the Board of War urging it to furnish him with military supplies. He particularly required musket cartridges, but there was no lead of which to make them. The lead spouting on houses, lead pipe, and every other conceivable supply of the metal had been melted, and it was then selling at about fifty cents a pound. It was at a dinner given by the Spanish minister in Philadelphia to some of the heads of government, ambassadors, and other men of station that Morris and Peters met. Peters wore his troubles on his face, and Morris asked what was the cause of his friend's gloomy appearance. The latter replied that General Washington required a certain amount of lead. As it happened, one of Mr. Morris's privateers which had just come to port carried ninety tons of that metal as ballast. He at once placed it at the disposition of the government. Leaving the entertainment, Morris and Peters soon put a hundred men at work manufacturing cartridges. They were busily employed all night, and in the morning a large supply was ready to be shipped to the army.<sup>1</sup>

The next year, the pendulum swinging the other way, the Anti-constitutionalists were again victorious in Phil-

<sup>1</sup> Fisher's "Revolutionary Reminiscences."



adelphia. In the autumn of 1780 Morris was reelected to the Pennsylvania Assembly. His activity in parliamentary debate was never so great, nor was it ever so necessary, as at this session. The condition of the state's finances were such that heroic measures must be taken by heroic men. Supported by General Mifflin, he strove unremittingly for a repeal of the old tender and penal laws, nor would he give up his seat in the legislature to accept the office of Superintendent of Finance to which he was appointed by Congress early in 1781 until his purpose was accomplished. He spoke forcibly and eloquently in these debates. He contended almost single-handed with the whole "soft money" host who still had not learned that a currency need be more than printed pieces of paper. As a result of his spirited tactics, in February, 1781, the Assembly repealed the laws, making the issues of January 29, 1777, and March 20, 1777, legal tender. This victory was no sooner gained, however, than the advocates of paper money, on April 6, authorized a new printing of £500,000 worth of bills. Morris and Mifflin, having exhausted their efforts to prevent its passage, aimed to have the measure reconsidered, and finally, in June, a tax was laid to assist in redeeming the notes, and some public lands were sold to establish a fund from which to provide for taking up the issue. All state laws making the Continental bills a legal tender were repealed, and all laws in support of old state or colonial emissions, except those of March 25, 1780, and April 6, 1781, were accorded the same treatment. Fines, penal-



ties, and public salaries which had been determined in terms of wheat henceforth were to be reckoned in gold and silver, and Morris was rewarded for his exertions by seeing an immediate rise in the value of the state's outstanding paper money. He could now from his high place as Superintendent of Finance point to the Pennsylvania system as one worthy of the imitation of the other American states.



## CHAPTER III

### IN THE OFFICE OF FINANCE

IT is often said that the years 1780 and 1781 were the most distressing in the entire course of the war. Among many that were distressing, it may be difficult to discover which were the most so, but it is certain that the financial situation was then so wretched that a complete collapse of the Continental cause would have occasioned no surprise. The King of England regarded the mismanagement of the American finances as his best ally, and hoped very confidently that he would gain the victory over his rebellious colonists when they could no longer pay or feed their troops. It would seem that the condition of the states could not well have become any worse when Mr. Morris was called upon to place himself at the head of the government to extricate its tangled affairs. The paper money, as we have seen, had become almost worthless. The war thus far had been chiefly supported by issues of Continental bills which depreciated in value, as there was diminishing prospect of their ever being redeemed. In 1775 Congress had emitted \$6,000,000 worth of notes; in 1776, \$19,000,000; in 1777, \$13,000,000; in 1778, \$63,000,000; and in 1779 no less than \$140,000,000. The utter recklessness with which Congress administered the affairs of



the colonies in 1779 is almost past believing. The value of their money fell lower and lower. Admittedly by the official scale, \$30 worth of Continental paper in 1779 was worth only \$1 in specie, and after the act of March 18, 1780, was passed, by which Congress practically declared itself a bankrupt, and whatever hope of final redemption still remained was dispelled, the ratio sank so low that paper almost ceased to have any value. Steps were taken to try to stem the tide at a ratio of 30 to 1, 75 to 1, 525 to 1, and other arbitrary figures; but the currency soon collapsed utterly, and it was used to light the fires under offensive Tory gentlemen, and to paper the rooms of good Whigs who wished to make an appearance of luxury. In some states bundles of the notes were buried with dirges and orations at mock funerals. In Philadelphia men who wore the bills as cockades in their hats marched in a procession through the public streets accompanied by a dog which was covered with a coat of tar in which the despised pieces of paper were thickly set. A workman, it was observed, might lose his wages while he was earning them. A merchant's profits were wiped out in a night. The government fared no better than any private individual, and when Congress called for taxes, it was paid in its own money, a worthless load of spawn from its own printing presses which would buy nothing for a suffering army.

Christopher Marshall wrote in his diary in June, 1779, that he had to pay \$80 for two silk handkerchiefs. Samuel Adams went to a shop to buy a hat, and the tradesman



asked him \$400 for it. Leather breeches were quoted at \$300 the pair and shoes at \$125 the pair. Fish-hooks were selling at a half-dollar apiece. "I was almost deterred from buying any," wrote a member of the Livingston family to a friend, "but that I thought you and the other gentlemen fishers would not choose to be totally debarred from the sport for the sake of a few dollars, especially as you can sell your trout at a proportionable advance."

There was so little to be got for such money as came from the states when Congress made its requisitions upon them, that at the end of 1779 calls were sent out for specific supplies. In lieu of money, taxes might be paid in flour, corn, cattle, meat, or some other commodity which was wanted by the army. Even tobacco would be taken, as it was a merchantable product which could easily be sold for cash in Europe when shipped there on Continental account. This system, however, plagued Morris exceedingly, as the cost of transporting such material was great, and it was subject to rapid deterioration, spoiling often before it could be used or sold. In one storehouse where grain was awaiting public orders, it was said that the window was open and forty pigeons were preying upon it besides ten times as many rats.

The states were so heedless and disobedient that they were not paying their quotas, even in Continental paper or specifics, with any degree of regularity. Congress once, and perhaps more than once, drew upon the states at thirty days' sight, but they refused to honor



the bills. When Franklin and the foreign ambassadors were drawn upon, they bestirred themselves to pay the drafts by seeking loans from foreign governments, and would have regarded it as a disgrace to the nation and a destruction of the public credit to have allowed the paper to go home protested. The states, however, which were the pillars of the system of government in America in so far as there existed a system, were so irresponsible and impotent, that for all any one of them cared officially, the war might have collapsed any day. Through them all taxes must be levied and collected, and when they failed to provide support to Congress, little seemed in store for Washington, and the great characters who were carrying the war on their own shoulders, but absolute ruin. It was not that there were not patriots in all the states. The great body of the people were still firmly in favor of the prosecution of the war. The newspapers were all published in the Whig interest, and a Tory found his lot nowhere a pleasant one. But Congress exhausted its powers when it made recommendations. The Articles of Confederation had been referred to the states in 1777, but they were to be binding on none until all thirteen had adopted them, and the last, Maryland, did not accede until March, 1781, just a little while before Mr. Morris took the oath as Superintendent of Finance. And when the Confederation was established, Congress was as helpless as before. The states in their turn had no means of compelling the counties, towns, and smaller political



units. The whole country was passing through a nightmare of liberty which had now reached its apogee.

Congress, in addition to the plan of issuing paper money, which was an insidious form of theft, though the first issues were made in a kind of ignorant good faith, also contracted regular loans whenever lenders could be found. Commissioners and ambassadors were early sent abroad to borrow money in foreign countries, either from governments or private individuals. They were not only to seek the actual cash, but they were also to buy supplies for the army and forward them against shipments of American produce.

At home loan offices were established, and all who would furnish Congress with money or articles which were needed for the public service were given certificates of indebtedness. The interest on these loan office certificates was at first payable in France, but as the war wore on and the French government's dissatisfaction with the financial management of the Revolution increased, it refused point-blank to send any more money to America to pay the interest on old debts. The French pretended to be much surprised that their grants were being used for such a purpose. The Americans, they conceived, might themselves take care of their past. It was singular if they could not raise enough in taxes to satisfy the holders of domestic loans when France was bearing nearly all the current burdens of the war. In its desperation Congress had turned to a lottery as a means of raising funds to support the cam-



paigns, but there was no money to reward the officers who made the drawings, and no money to pay the ticket holders who had won the lucky numbers. The enemy was invading the South, and laying waste the towns and plantations. The southern soldiers were fighting in their naked skins. The French allies were resting motionless in New York and Rhode Island, and Washington had not the means at hand to carry his army to Virginia, where he had planned the next great blow against the foe. It was in such a state that Mr. Morris found his sadly afflicted country when, still in the midst of a parliamentary battle in the legislature against the tender and penal laws, he was looked to as the one man in America whose great private credit and financial skill might help the colonists to conquer themselves, and then conquer their freedom from Great Britain.

For many months the appointment of a single executive head to supersede the old Treasury Board had been regarded as inevitable. The defects of the system of government which had prevailed up to that time were generally perceived by those of clearest sight among the Revolutionary leaders. None realized it sooner than Alexander Hamilton. He expressed the wish in a letter to James Duane in September, 1780, that the different departments of government should be consigned to the hands of single men who together might make up a kind of executive ministry, and suggested Robert Morris for the head of the department of finance. "He would have many things in his favor," wrote Hamilton, "and



could, by his personal influence, give great weight to the measures he should adopt."<sup>1</sup>

There were others, however, who wished to see Hamilton himself elevated to this post. At least one member of Congress, General John Sullivan, cherished the thought of making Washington's aide the Financier of the states, and he wrote to the Commander-in-chief about the project. To this letter General Washington replied: "How far Colonel Hamilton, of whom you ask my opinion as a financier, has turned his thoughts to that particular study, I am unable to answer, because I never entered upon a discussion on this point with him. But this I can venture to advance from a thorough knowledge of him, that there are few men to be found of his age who have a more general knowledge than he possesses, and none whose soul is more firmly engaged in the cause, or who exceeds him in probity and sterling virtue."<sup>2</sup>

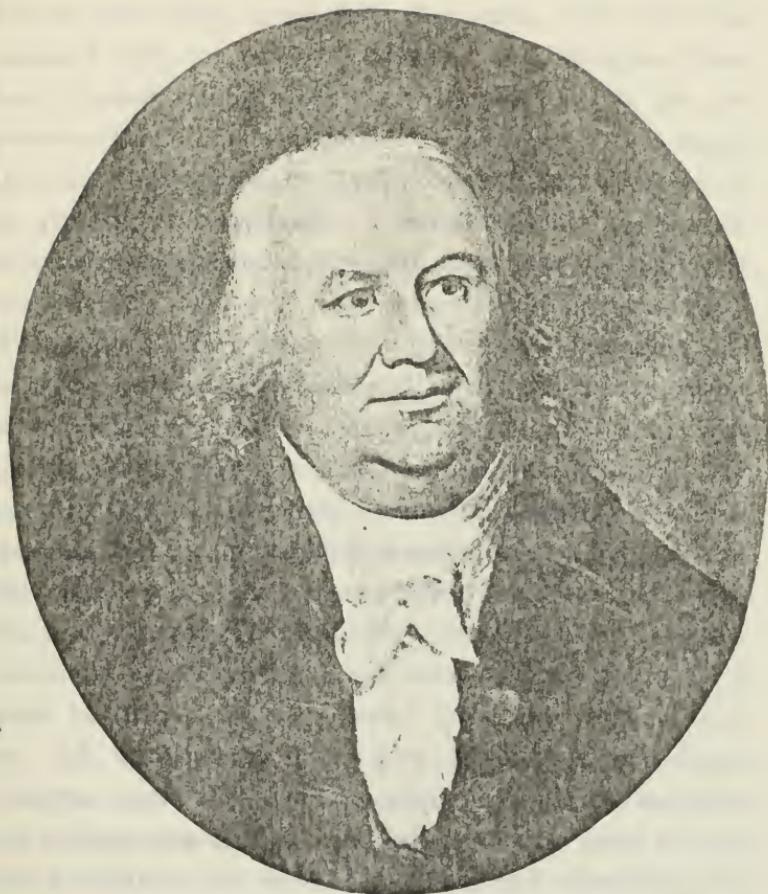
But Sullivan's plan did not advance very far, for when next he wrote to Washington, he was compelled to explain that he found the eyes "of Congress turned upon Robert Morris as financier." "I did not therefore nominate Colonel Hamilton," he adds, "as I foresaw it would be a vain attempt."

It was plain to Congress that the man whom the country needed in this emergency was a great character in the business world who possessed credit and an ability and willingness to use it for the public benefit. On

<sup>1</sup> Hamilton's Works, Vol. I. p. 159.

<sup>2</sup> Sparks's Washington, Vol. VII. p. 399.





Robert Morris

After the portrait by Edward Savage  
owned by Charles Henry Hart and  
now in the Corcoran Gallery, Washington, D.C.



February 20, 1781, Morris was elected by a unanimous vote to the new office of Superintendent of Finance. The President of Congress, Samuel Huntington, advised him of the event in the following note: "Sir: By the enclosed copy you will be informed that Congress have been pleased unanimously to elect you, sir, to the important office of Superintendent of Finances. It is hoped that this important call of your country will be received by you, sir, as irresistible. I have the honor to be, with sentiments of esteem and regard, your most obedient and very humble servant," etc. Mr. Morris acknowledged the receipt of this letter in a few days, expressing his reluctance to accept the office, since it was his inclination at his time of life to seek relaxation and ease. His private affairs claimed a large share of his attention. He was still busy in the public line in the Assembly of Pennsylvania, and on no condition would he leave his place in that body until the currency laws had been reformed. He, however, agreed to heed his country's call if Congress would accede to certain conditions. If he accepted, he must insist that he be released from any responsibility for old Continental debts now piled mountain high. Congress must allow him to continue in private commercial connections already established, and he must be left free to exercise the right of selecting and dismissing the assistants, clerks, and all the officers needful for the administration of the business of his department. Congress for a while demurred, and stipulated that if it had not the naming or dismissal of officers in the Treasury



department, it should at least retain the privilege of determining how many assistants should be necessary to Mr. Morris, and the amount of salary which each should receive. Some members professed to fear that if such extensive powers were made over to the Superintendent, he would take the whole matter of government out of their hands. They suggested that he might have designs upon some heads of departments, or even General Washington, but after repeated conferences through a committee appointed for this purpose, they granted him all that he asked in his own immediate department as well as in the Commissary Department, requiring as a safeguard against possible usurpations only that regularly commissioned military officers, their own secret service agents, and the Commander-in-chief of the army should not be within his range. It was specifically stipulated also that the Superintendent's extensive powers should continue only until the end of the war.

Finally, on May 14, 1781, Mr. Morris definitely informed Congress that he would accept the office to which he had been elected.

"A serious conviction of that duty which every citizen owes to his country, especially in times of public calamity," he wrote, "will no longer permit me to hesitate about the acceptance of the office, although I must again repeat that I have the fullest sense of my own inability. I shall, however, strive to find such assistance as will enable me in some measure to answer the reasonable expectations of Congress, to whom I can promise for my-



self nothing more than honest industry. In accepting the office bestowed on me I sacrifice much of my interest, my ease, my domestic enjoyments, and internal tranquillity. If I know my own heart, I make these sacrifices with a disinterested view to the service of my country. I am ready to go still further, and the United States may command everything I have except my integrity, and the loss of that would effectually disable me from serving them more."

The circumstances connected with his acceptance of the office, Mr. Morris further explains by an entry in his Diary: "This appointment was unsought, unsolicited, and dangerous to accept of, as it was evidently contrary to my private interest, and if accepted must deprive me of those enjoyments, social and domestic, which my time of life required and which my circumstances entitled me to; and as a vigorous execution of the duties must inevitably expose me to the resentment of disappointed and designing men and to the calumny and detraction of the envious and malicious, I was therefore absolutely determined not to engage in so arduous an undertaking. But the solicitations of my friends, acquaintances, and fellow-citizens in full conviction of the necessity there was that some person should commence the work of reformation in our public affairs by an attempt to introduce system and economy and the persuasion that a refusal on my part would probably deter others from attempting this work so absolutely necessary to the safety of our country—these considerations, after much reflection and consulta-



tion with friends, induced me to write a letter to the President of Congress, dated the 13th of March, 1781."

The envious and malicious, whose activity Mr. Morris had anticipated, were not long silent. Major J. Armstrong wrote to his father General Armstrong as follows: "Bob Morris sets a high price upon his services, and absolutely refused to act without an unqualified right of private commerce, a power to displace and create at pleasure every public officer who stands at all connected with his office and employment, and the sole authority of contracting for the various supplies of the army, etc. Congress gave him all, like a young man just come to the possession of a large but intricate estate, who after many virtuous and great efforts to clear and ascertain it in some indolent, wicked, or capricious moment grows tired of acting for himself. 'Here,' says he, 'take my papers and my money, but allow me a fair subsistence. Do with them what you will, I am too great a fool to do my own business.'"<sup>1</sup>

Governor Reed, writing to General Greene a little later in the year, said: "Mr. Morris, who had been long pursuing a gainful traffic from which others were excluded by embargo and restrictions, naturally presented himself as combining the necessary qualities; but his terms were high, and at first blush inadmissible. He claimed a right of continuing in private trade, of dismissing all Continental officers, handling public money at pleasure with many lesser privileges amounting to little less than an

<sup>1</sup> *Pa. Mag.*, Vol. V. p. 107.



engrossment of all those powers of Congress which had been deemed incommunicable, and which we have sometimes thought they exercised with rather too much hauteur. However, Mr. Morris was inexorable, Congress at mercy, and finally the appointment made with little relaxation in the original conditions since which the business of that august body has been extremely simplified, Mr. Morris having relieved them from all business of deliberation or executive difficulty with which money is in any respect connected, and they are now very much at leisure to read despatches, return thanks, pay and receive compliments, etc."<sup>1</sup>

On the other hand, there were many who expressed their gratitude to Mr. Morris for having undertaken so difficult a public task, and who felicitated the country on having secured his valuable services at so difficult a time, and these expressions came from men whose good will and coöperation it was worth while to possess. General Gates wrote to Mr. Morris, in June, "Your taking up the business at this desperate crisis is not only the more honorable to you, but will, I am satisfied from the circumstances attending it, infinitely promote your success."

Alexander Hamilton wrote: "I know of no other in America who unites so many advantages, and of course every impediment to your acceptance is to me a subject of chagrin. I flatter myself Congress will not preclude the public from your services by an obstinate refusal of

<sup>1</sup> Reed's Reed, Vol. II. p. 374.



reasonable conditions, and as one deeply interested in the event, I am happy in believing you will not easily be discouraged from undertaking an office by which you may render America and the world no less a service than the establishment of American Independence. 'Tis by introducing order into our finances, by restoring public credit, not by winning battles, that we are finally to gain our object."

Franklin, Jay, John Hancock, and all the leading American patriots expressed their deep satisfaction at Mr. Morris's appointment. "I felt a most sensible pleasure," wrote General Washington, on June 4, 1781, "when I heard of your acceptance of the late appointment of Congress to regulate the finances of this country. My hand and my heart shall be with you; and as far as my assistance can go, command it. We have, I am persuaded, but one object in view, the public good, to effect which I will aid your endeavors to the extent of my abilities and with all the powers I am vested with."

But the Commander-in-chief did not deceive himself as many perhaps were prone to do regarding sudden transformations in the finances of the poor and war-torn states. "I have great expectations from the appointment of Mr. Morris," the General wrote to a congressman, "but they are not unreasonable ones, for I do not suppose that by any magic art he can do more than recover us by degrees from the labyrinth into which our finances are plunged."<sup>1</sup> No one had been more

<sup>1</sup> Sparks's Washington, Vol. VIII. p. 70.



solicitous than Mr. Morris himself to disabuse the public mind of any idea it may have formulated of his own supernatural powers. In his letter of acceptance to Congress he spoke of the public expectations. "I am persuaded," he said, "that they are raised on a weak foundation, and I must lament them because I foresee they must be disappointed. I must therefore entreat that no flattering prospect of immediate relief may be raised."

Although not yet having taken the oath of office, Mr. Morris had no sooner accepted the appointment than he began his patriotic exertions. His first official act was in the interest of a bank. As a means of aiding the government in its financial operations, such an institution had long commended itself to his judgment. Alexander Hamilton had frequently urged this adjunct of the Treasury upon Morris, though so large a capital was contemplated that its establishment under such conditions at that time was rendered quite impracticable. Morris did not deceive himself as to what it might be possible to do in the collection of funds wherewith to start a bank on its useful career. He had already had some experience of the Pennsylvania Bank which he, his partner Thomas Willing, and other business associates in Philadelphia had organized with a capital of £300,000 Pennsylvania currency, to furnish "a supply of provisions for the armies of the United States." Morris himself had subscribed £10,000 to the capital stock of that institution. It remained open for about a



year and a half, and rendered substantial assistance to the government.<sup>1</sup> The Financier was concerned, however, that the work should be undertaken on a larger scale. He wished the bank to have a national character, and on May 17, 1781, he transmitted his plans to the President of Congress. There were some states' rights men who doubted Congress's authority to charter such an institution. James Madison, among others, did not think that the delegates of the states could arrogate to themselves any such prerogative, and men of that political view were quite numerous. Preliminary to the main work in hand, therefore, Morris wished to clear the way of constitutional obstacles, and of the President he asked "whether it may not be necessary and proper that Congress make immediate application to the several states to invest them with the powers of incorporating a bank and for prohibiting all other banks or bankers in those states, at least during the war."

The next subject to engage the attention of the Financier-elect was the unhappy situation of the army. General Washington had written of his immediate need of flour. The troops were in a starving condition, and all sources of supply through the various states, which by the old system had been paying their taxes in specifics, had failed. Mr. Morris did not delay, but heeding the call, he wrote at once to Thomas Lowrey in New Jersey and General Schuyler in New York, requesting each to procure one thousand barrels of flour

<sup>1</sup> Sumner, Vol. II. pp. 22, 24.



and forward it to General Washington on account of the Continent at once.

“Pressed by all my friends, acquaintances, and fellow-citizens, and still more pressed by the necessity, the absolute necessity of a change in our monied system to work salvation,” he wrote to General Schuyler, “I have yielded and taken a load on my shoulders which it is impossible to get clear of without the faithful support and assistance of those good citizens who not only wish but will promote the service of their country.” He then made his appeal for the flour. “For your reimbursement,” he continued, “you may either take me as a public or a private man.” “I shall make it a point to procure the money,” Morris wrote to the Commander-in-chief in reporting this transaction, “being determined never to make an engagement that cannot be fulfilled; for if by any means I should fail in this respect, I will quit my office as useless from that moment.”

Mr. Morris’s third step was to write to Benjamin Franklin asking him to name a banker in Paris who could take over the management of the Continental finances in France. With this banker he desired that all money available for the use of the United States might be deposited and made subject to his drafts, the beginning of a remarkable system of international financing which, if it were very irregular in its appearance, saved the colonies many times when ruin stared them plainly in the face. Still “financier elect, but



that is all," he wrote to Washington on June 15, 1781, even though he had actively entered upon a performance of his duties. He declined to take his oath or accept his commission, for by these acts he would have forfeited his seat in the Pennsylvania Assembly. "It is of the utmost consequence," he wrote to Washington, "to preserve my right of appearing there until the tender and penal laws are totally repealed, for I consider those laws as destructive of all credit, even amongst private people in dealings with one another." He now believed that the battle would be won in a few days, and promised "before long" to "engage in the duties of my department with all the energy I am master of." He declared that it was his intention soon to repair to camp to visit the Commander-in-chief for a consultation regarding a more economical administration of military affairs, in which reform Washington had promised his personal coöperation. "My objects," Morris wrote, "are to reduce our public expenditures as nearly as possible to what they ought to be, and to obtain revenues in our own country to meet these expenses as nearly as can be; then to show foreign nations engaged in the war that we must look to them for the balance."

Finally, on June 27, 1781, the state legislature being about to adjourn, he took the oath as Superintendent of Finance of the United States before the Chief Justice of Pennsylvania, and his extraordinary administration of a singular office was formally begun.

The Office of Finance was at first established in a



building which adjoined Mr. Morris's own home in Front Street, but in a few months, when he was appointed Agent of Marine and assumed additional burdens, all the books, papers, and furniture, as a measure of economy, were removed to the Marine Office, also in Front Street. Here they remained in the house of William West until June, 1782, when Morris hired the store of Jacob Barge at the corner of Market and Fifth streets in proximity to the other government offices.

The Superintendent appointed as his assistant Gouverneur Morris, who, a few months before, had met with a distressing accident. While driving in the streets of Philadelphia, he was thrown from his carriage and his ankle was dislocated. The surgical practice of the time was such that the limb must be amputated below the knee, and he was compelled thenceforth to use a wooden leg. The intimacy between the Superintendent and his assistant was close and enduring. While of the same name, they were not related, even remotely. Gouverneur's services were particularly valued by his chief, not merely because of his sound financial views and his wise counsel, but also by reason of his familiarity with the French language. The French allies with whom the Office of Finance was brought into frequent contact knew little English, which was the only tongue Robert Morris had ever learned to speak. A number of clerks and copyists completed the Financier's administrative force in Philadelphia.

The promised visit to Washington's camp was not long



delayed. It was a journey made with two purposes in view—to secure the Commander's advice respecting the curtailment of needless expenditures and to arrange for important military operations. Congress had resolved on July 31, 1781, that the Superintendent of Finance, with Richard Peters, of the Board of War, and James Wilson, should spend a few days at Headquarters with a view to bringing the military into a better understanding with the civil administration. The soldiers awaited Morris's coming anxiously. "A little of the true circulating medium of gold or paper struck upon a golden foundation is only wanting, and that I think you will be able to create," wrote Colonel Tench Tilghman, an aide on Washington's staff. While he assured the Superintendent that there was "no scheme of economy which you can propose that the army will not cheerfully comply with," he personally was compelled to ask for \$20 or \$30 in specie to relieve his own pressing wants. The Financier was promised a warm welcome "at the army" which he would find in the field "somewhere between Peekskill and Kingsbridge."<sup>1</sup>

Leaving Gouverneur Morris in charge of the office, the Superintendent of Finance and his two companions on the journey set out from Philadelphia on August 7, by a circuitous route, to avoid intercepting bodies of the enemy, for Dobbs Ferry, near which place Washington was encamped. They arrived there on August 11 at about ten in the morning. In his Diary Mr. Morris

<sup>1</sup> Collections N. Y. Hist. Soc., 1878.



writes: "His Excellency the General being out, we did not see him until about one, when he returned and gave us a cheerful and hearty welcome. We had then an opportunity of seeing at his levee, which is held every day at Headquarters from half after one o'clock for an hour or an hour and a half, all the general officers of the American and French armies, the commanders of regiments, heads of departments, and such strangers as visit camp. We dined with his Excellency, and next day Mr. Peters and myself had a long conference with the General relative to the numbers of which the army should consist for the next campaign, and the means of reducing the number of officers and augmenting those of the privates. This conference branched out into various other articles respecting departments, expenditures, economy, etc., etc."

On August 16, Mr. Morris by invitation visited the Count de Rochambeau, the French commander, at his headquarters, where he met all the officers on the Count's staff, discussing with them the question of supplies and the necessary arrangements for an active campaign. The allies had been resting idle ever since their arrival in America, and they were eager to get into action. It was generally believed that Rochambeau and Washington would mass their troops in front of New York. Word went forth that this movement was contemplated, and in the minds of those who had knowledge of Morris's visit to camp, little doubt lingered as to the speedy fruition of the project. It is frequently asserted that it was upon



the Financier's advice that Washington changed his plan and decided to make a sudden descent upon Cornwallis in Virginia. Nowhere in his Diary, however, does Mr. Morris allude to his part in persuading the generals to abandon the idea of an attack on New York. It has been left for historians, to whose testimony it may be well to attach not too much serious importance, to attribute this turn in the course of military management to the Superintendent of Finance. Washington had expressed the desire to carry his army into the South before Morris reached the Dobbs Ferry camp. Nevertheless it is indubitable that it was the Superintendent's promise to finance the movement which was the deciding influence in favor of the new plan of campaign.

While at Headquarters Morris received applications for money constantly. Congratulations upon his accession to the office were accompanied with requests, complaints, and demands. He had taken 150 guineas with him on his journey, but as there was such universal want, he shrewdly observed that he would make no payments whatever, and returned to Philadelphia with the sum intact. The three men had departed from camp on August 18, under the escort of an officer and twenty light dragoons, who left them however after the first day out, and on August 21 they arrived in safety in Philadelphia.

Morris had many plans in his mind for the organization of the country's finances, but for the time all must be held in subordination to the great task of conveying the army under secrecy over a distance of several hundred miles to



Yorktown, and of provisioning the regiments during what might be a very long siege. He could scarcely think of the daring scheme except under his breath, so essential was it that no suspicion should be aroused regarding Washington's new object. Immediately there was the greatest activity both at Dobbs Ferry and Philadelphia. Too much zeal might be as fatal as treachery. It was in the highest sense necessary to the success of the movement that the British in New York should have no intimation of the intention of the troops until they were on the march, when concealment would be possible no longer. A week after his return from camp Morris wrote to General Washington that Philadelphia was filled with strangers. "I have had occasion to lament," he remarks, "that too many people have for some days past seemed to know your Excellency's intended movements." His efforts to promote the success of the campaign were exerted along a great variety of lines. He offered Washington the use of his own home. His family "being chiefly at Springetsbury" their absence afforded him "the opportunity of appropriating my house in town to your use." Although his beds had gone with his family, he promised that Washington should himself have one, and mattresses were abundant, so that the aides could make themselves comfortable upon the floor. "As what I have cannot possibly be appropriated to a better use," he said, "I beg your Excellency will consider and use my house and what it affords as your own."

It was but nine days after Morris returned to Philadel-



phia when Washington himself appeared in the city at the head of his tattered regiments accompanied by Rochambeau and the French troops with their bright banners, waving plumes, and new uniforms, well fed and properly disciplined, in striking contrast in all these respects with the soldiers they had come across the sea to aid. The arrival of the army was the signal for many demonstrations by the people. Morris and other citizens of eminence went out on horseback, according to the hospitable custom of the time, to meet Washington and his suite, which included Count de Rochambeau, Chevalier de Chastellux, General Knox, and General Moultrie. They were at once served with dinner at Mr. Morris's town house on High, now Market Street, which became their headquarters while they remained in the city. Salvos of artillery came from the ships in the river, as the leaders of this combined movement against Cornwallis awaited the various courses at this sumptuous feast. Count de Grasse had informed Washington and Rochambeau that he feared his fleet could not pass over the bar at New York, which had been another weighty consideration to deter them from undertaking the assault upon that city. Much depended upon the timely arrival of the French squadron in the Chesapeake. At this dinner toasts were freely drunk to De Grasse and the safety of his ships. At the very moment these libations were being poured out to King Louis's navy, twenty-eight sail of the line, one ship of 100 guns, three of 84 guns, nineteen of 74 guns, four of 64 guns, and one of 50 guns, were passing through the Capes, but such



were the methods of communication at the time that the banqueters in Philadelphia were not to know the news for several days yet.

In the meantime, Morris was striving with all the agencies at his command to fulfil his promise to Washington to lay the troops before Yorktown. The Commander-in-chief had made a number of requisitions which must be met. It was necessary to place three hundred barrels of flour, the same quantity of salt meat, and eight or ten hogsheads of rum at the Head of Elk for the subsistence of the troops on their way down the bay, for it was designed that they should cover the last part of the journey by water. Supplies of provisions were needed at other points along the route, and each day while they were marching and during the siege the men and horses must be fed. Morris also required boats to carry six thousand or seven thousand men. He began a vigorous campaign upon the state governors. He looked for assistance from those states which were contiguous to the point of attack, and which would reap the greatest immediate benefits from this attempt to clear their country of the enemy. He begged Virginia, Maryland, Delaware, and New Jersey to make the cause their own. Already on August 22, the day after his return from Dobbs Ferry, he had addressed the governors of New Jersey and Delaware as follows: "The exigencies of the service require immediate attention. We are on the eve of the most active operations, and should they be in any way retarded by the want of necessary supplies, the most unhappy



consequences may follow. Those who may be justly chargeable with neglect will have to answer for it to their country, to their allies, to the present generation, and to posterity. I hope, entreat, expect the utmost possible efforts on the part of your state." "Should the operations against Cornwallis fail for want of supplies," Morris told the Commissary General, "the states must thank their own negligence. If they will not exert themselves upon the present occasion, they never will."

He called upon Delaware and Maryland for fresh beef, salt, rum, salt beef, and salt pork. He urged Virginia to furnish supplies of flour, beef, and pork, both fresh and salted, tobacco, hay, Indian corn, and other forage for horses and cattle. He made Matthew Ridley his agent at Baltimore for securing boats and supplies in that city to be placed at Washington's disposal. Boats, if they could not be obtained on other terms, were to be contracted for at hard-money prices on as long a credit as possible. Despite these liberal conditions, great difficulty was experienced in inducing owners to hire their vessels for this service, as urgent and important as it must have seemed in the eyes of any American Whig. To Ridley Mr. Morris wrote on August 28: "I should suppose the patriotic inhabitants of Baltimore would make every possible effort to afford assistance on this occasion, and certainly if they have a due sense of their own private or public interest, they would even find vessels for nothing rather than not seize the present favorable moment of clearing Virginia from the enemy, opening the



navigation of the Chesapeake, and setting the whole system of your commerce once more in motion." Not relying upon the governors alone, he despatched letters to members of the legislatures and prominent men with whom he had had private business connections in Virginia and Maryland, soliciting their aid and influence in his work of laying Washington and the ragged troops before Yorktown. He threatened the states with military collections if they were so unmindful of their duty that they would not assist their country's cause in this grave hour. His appeals were not in vain, but despite all his eloquence, transports were obtained for only two thousand men, so that the rest of the army must proceed more slowly by foot to the seat of the siege.

But this was not all. General Washington's coming to Philadelphia had been preceded by an express rider. Under date of August 27, he had written to Mr. Morris : "The service they are going upon is disagreeable to the northern regiments, but I make no doubt that a *douceur* of a little hard money would put them in proper temper." The Financier was old enough in office thus early in his administration to understand the full meaning of this request, but without knowing from what source the sum should come, he promised to procure one month's pay in specie for the northern troops which General Lincoln led. While pork, flour, and rum might be extracted from the states, he did not deceive himself with the thought that any state could be persuaded to contribute gold or silver. For this *douceur* of hard money he



pitched upon Rochambeau, as a friend in need who might prove himself a friend indeed. The French commander had been the mark of all the social attention which the Financier out of the depths of his princely disposition could bestow. He had lost no time in placing himself in the closest and friendliest relations with the Chevalier de Luzerne, the French Minister to the United States, whose legation was situated in Philadelphia. He forwarded a pilot, whom out of his own experience as a shipmaster he knew to be trustworthy, to escort the French transports from the Head of Elk, and afterward to obey the instructions of the French fleet so long as Count de Grasse should need the man's services.

While Rochambeau, the French Field Marshal, and generals were still in Philadelphia, Morris made an appointment to meet them on September 5, at Luzerne's house, to arrange, if possible, for a temporary loan. He asked for \$20,000 in specie until October 1. This proposition was not received with enthusiasm by Rochambeau and Chastellux, who declared that they had not enough silver with them for their own uses. Some money remained in Boston, but that was six or eight weeks away. Silver was expected by Count de Grasse, but it was uncertain when he would come to port. In no case could they lend the sum anyhow, except it be with the consent of the Intendant and Treasurer, who had already left the city. Morris, to obviate this difficulty, volunteered to accompany Rochambeau to Chester, where he calculated that they might overtake the officers of the French ex-



chequer in America. They all together set out upon horseback the next morning, the Financier being accompanied by his assistant, Gouverneur Morris, whose fluent use of French greatly forwarded the transaction. It was pointed out to Rochambeau very clearly that the movement upon which the two armies had embarked might fail totally, unless he came to the rescue with this small loan. In the midst of their conversations the party were approached by a rider, whom they halted with the inquiry as to his destination. The man explained that he bore despatches to Robert Morris, Superintendent of Finance of the United States. "That is my name," answered Morris, "you need go no farther," and, opening the letters, he was able to announce to the delight of all his companions that Count de Grasse had safely brought his squadron into the Chesapeake, whereupon, the Frenchmen parleying no longer, assured the Americans of their willingness to lend the money if it should be repaid by the first day of October.

Rochambeau and his officers asked if they might not hope that the courtesy would be returned should they later be in need of funds. Morris did not conceal the difficulty of his situation, but "as to my own part," he assured them, with regal magnanimity, "they might on every occasion command my utmost services, assistance, and exertions, both as a public officer and an individual."

The two Morrises returned to Philadelphia with lighter hearts. On their route back to the city they met the last division and the baggage trains of the French army, and



the whole expedition was now well forward on its way to join Lafayette, who with a small force was manoeuvring in front of Yorktown for the reduction of Cornwallis, yet in ignorance of the daring purpose of his foe.

But the money was yet to change hands, and the troops were yet to be paid. Washington, who had still not been apprised of the Financier's success in arranging the loan, wrote from the Head of Elk, where he was rapidly perfecting plans for the transportation of his soldiers, urging Morris to activity. "Every day," he says, "discovers to me the increasing necessity of some money for the troops." He reiterated that the men under General Lincoln must have one month's pay if it were designed to take them farther south. "I wish it to come," he added, "on the wings of speed." But Morris needed no goad to give impulse to his zeal. He had at once despatched Philip Audibert, Deputy Paymaster General of the United States, to the Head of Elk, armed with a letter to Rochambeau. This officer was authorized to receive the French money on behalf of the United States. The letter contained profuse promises that the sum would be repaid to the Count on October 1, and concluded, "with every wish for the most brilliant success to the allied arms and for your own personal glory."

The money was delivered to Audibert in kegs, the heads of which were knocked in so that the silver half crowns might roll upon the ground to feast the eyes of the mutinous troops.<sup>1</sup> In all there were 144,000 livres, but

<sup>1</sup> Fisher's "Revolutionary Reminiscences."



Morris knew, for Washington had told him, that this would fall much short of the sum necessary, although the Financier only a few days before had rather humorously observed to the Commander-in-chief that if any balance remained, it should be "paid to the use of your Excellency's table."

None remained. Paymaster Pierce still needed \$6500, and Morris was compelled to send south a sum from the Treasury which was "absolutely necessary," he complained, to fulfil his engagements in Philadelphia. This experience was a trying initial test of the fibre of the Superintendent of Finance. His own testimony is at hand to show at what personal cost his part was performed in this campaign. On September 20 he wrote to the President (Governor) of Pennsylvania: "The late movements of the army have so entirely drained me of money that I have been obliged to pledge my personal credit very deeply in a variety of instances, besides borrowing money from my friends and advancing to promote the public service every shilling of my own." Again he wrote, "By the greatest exertions I have at length been able to comply with the General's views, but that compliance has exposed me almost penniless to answer engagements which cannot be violated."

Nearly two years later, on May 16, 1783, the Financier wrote to General Greene, then in the South, where complaints were freely made that Morris did not keep that section of the Union in mind, but directed his measures to the particular benefit of Pennsylvania. He called his



eritics' attention to the Virginia campaign, concerning which he again declared, "I advanced not only my credit, but every shilling of my own money, and all which I could obtain from my friends, to support the important expedition against Yorktown."

In spite of his preoccupation with the work of transporting the army from New York to Virginia, Morris gave his attention actively and incessantly to the other tasks and duties of his office, made the more onerous by a consolidation of departments. His skill and experience as a shipmaster made it natural enough that he should be appointed Agent of Marine in connection with his Superintendency of the Treasury. His motives in accepting this office, and Congress's motives in vesting him with it, were well understood. The Agency fell to him in September, 1781, when the Superintendent of Finance wrote in his Diary:—

"There are many reasons why I would have wished that this burden had been laid on other shoulders, or that at least I might have been permitted to appoint a temporary agent until the further pleasure of Congress. As it is, I shall undertake the task, however contrary to my inclinations and inconsistent with the many duties which press heavily upon me, because it will at least save money to the public. But on this subject I have to observe that true economy, according to my ideas of it, consists in employing a sufficient number of persons to perform the public business."

In a letter to John Bradford Mr. Morris, in explaining



his assumption of the duties of minister of marine, wrote that "Congress, tired of the heavy expenses attending the boards formerly established for the purpose of managing the affairs of our infant and unfortunate navy, have entirely dismissed those arrangements," temporarily intrusting the work of the Department to one "whom God knows had already more to do than either his time or abilities permitted him to execute equal to his wishes."

"I accepted the Marine Agency," he told Alexander Hamilton, "simply with a view to save the expense of the Department." As proof of the sincerity of his purposes, Morris promptly consolidated the two offices with their separate forces of clerks. He found it convenient not clearly to distinguish his functions as marine minister and finance minister. He could have directed two or three more departments with like facility. All branches of the public service were subordinated, from his point of view, and indeed from the view-point of every practical man, to the task of securing money enough with which to keep the breath of life in the army. But a very small number of ships yet remained to the Continent, and Congress was without resources with which to enlarge the fleet. Morris's first duty was to put to order the naval accounts, and for this work he selected John Brown, late Secretary of the Admiralty. Brown was commissioned to go to Boston, where most of the operations of this Department were centred, owing to the superior skill of the New England people in shipping matters, and make report upon the state of the navy. He was there



to receive all the books and papers belonging to the United States, placing them in the hands of auditors. To John Bradford, hitherto in charge of marine affairs, Mr. Morris wrote:—

“As your accounts must be lengthy and of great import, I give you this notice, that you may get them ready, and as I am certain you will have been regular in keeping them, so I am sure it will give you pleasure to have such an opportunity of evincing your inflexible integrity to these Republics, already become susceptible of jealousies, even with respect to all their most faithful servants.” He wished to have the various accounts of the navy settled “with all possible expedition.”

In Boston a Deputy Agent of Marine was to be appointed by Brown on the advice of the Governor of Massachusetts. Thomas Russell, whose character Morris declared to be “unexceptionable,” was chosen. He was required to give bond to the Superintendent of Finance in the sum of £10,000 in specie, and station himself in Boston in the hope of securing enough money in Massachusetts to fit out the frigates *Alliance* and *Deane*, and send them to sea. Two boats’ crews were to be engaged for a year, and the ships were to sail from Boston according to Mr. Morris’s directions “to distress the enemy.” It was his plan to keep them constantly at sea, taking prizes wherever they could. Captain Barry was placed in command of the movements of both vessels, which were finally put into the service, the *Alliance* being selected as his flagship. “I do not fix your cruising



ground nor limit the length of your cruise," Mr. Morris wrote, "because I expect you will know the most likely course, and will be anxious to meet such events as will do honor to the American flag and promote the general interest."

As early as in 1776 Congress had authorized the construction of three line-of-battle ships with the sincere intention of establishing a fleet strong enough to cope with Great Britain. Had it been possible to carry out all the plans at that time entertained for the United States upon the sea, the navy would have become a strong agency in national defence. The keel of one of these three vessels which was to carry seventy-four guns and bear the name *America*, was laid in May, 1777, at Portsmouth, New Hampshire, but work proceeded so slowly that in 1781 the hulk was handed over to Mr. Morris still in a most incomplete state. The construction of the other two was never begun. It was Mr. Morris's hope to finish the *America*. The ship was deteriorating rapidly in its uncovered condition, and he gave his serious attention, in spite of his other absorbing duties, to the work of protecting this unfortunate object of national investment. As early in his administration as on June 22, 1781, the Financier wrote to the President of Congress rather shrewdly and satirically: "She must be shut in and launched this summer or she will perish. Much money has already been expended on her, and I think it may be more consistent with economy and with the dignity of Congress to have her finished than to let



her perish." He recommended that an officer be detailed to superintend the work at Portsmouth, and while he suggested the sale of the ship through John Jay at Madrid, he meanwhile thought it well to prepare her to go to France as soon as possible, there to be coppered and completed, "after which," he observed, "she may be employed so as to enliven and invigorate the operations of our army."

In August Morris sent John Paul Jones to Portsmouth with orders to push forward the work upon the ship with all possible speed, advancing him £400 for his personal use. At the same time the Financier appealed to the Governor of New Hampshire for money to finish the vessel, promising that such sum as was provided would be credited to the state's account. Jones's labors with this ship were tedious and uncongenial to him. "I do not hesitate to say," he wrote at a later date, "that the task of inspecting the construction of the *America* was the most lingering and disagreeable service I was charged with during the whole period of the Revolution."<sup>1</sup> He besought Morris to grant him a leave of absence, that he might aid Washington at Yorktown, but the Agent of Marine refused the appeal, on the ground that the Commodore could be much more useful where he was, and so in truth he seemed to be. The enemy several times had planned the capture of the shipyard, and it was only by compelling the workmen and townspeople to mount guard at night, that Jones was

<sup>1</sup> Buell's "Paul Jones," Vol. II. p. 69.



enabled to defeat their machinations. Progress, however, was incredibly slow. Morris's treasury had been drained in financing the Yorktown campaign, and no one expected New Hampshire or any other state to contribute money for such a purpose.

At length, in spite of all obstacles, the ship, in September, 1782, was almost ready for service. Men were being enlisted for the crew when, in August, a French 74-gun ship *Le Magnifique*, was wrecked at the entrance of Boston harbor, and Morris was quick to take advantage of his opportunity. He proposed to a committee of Congress that the *America* be presented to the King of France. Since there was no money at hand to fit, man, and equip the ship, the States might thus relieve themselves of a costly burden, while at the same time obtaining credit for a generous attachment to their ally. Congress therefore passed a resolution transferring the ship which had already been five or six years in the building to King Louis. "You will find," writes Mr. Morris to a friend, "that Congress have pursued the idea which I suggested as to the mode of economizing reputably by giving away the ship *America*. But I do not think that economy would alone have been a sufficient reason for this valuable present, because certainly it ought to be a constant object with every true American to establish a respectable marine. I am, however, well pleased with what is done, because I think it a seasonable tribute of gratitude to a prince whose exertions in our favor have been both generous and great."



The *America* was handed over to the French officer who had commanded the unfortunate *Magnifique*, but as the French navy already contained a vessel called *L'Amérique*, the King rechristened his gift ship *Le Franklin*.

Mr. Morris's interest in the country's "infant and unfortunate navy" was very true and sincere. He was beloved by all the officers with whom he came into relationship. He was never unmindful of the distresses of American sailors, especially those who were unfortunate enough, as so many were, to fall into British prisons. For two years the little Continental fleet responded to his personal call. When he desired a frigate to carry flour or bills on Cadiz to Cuba, he gave orders to the captain to that effect, and that the performances of the vessels, at the disposition of the Agent of Marine, were not more distinguished, is solely ascribable to the fact that circumstances limited all operations of whatever kind not of the most puerile character.

One of the purposes for which Morris early found the navy a desirable adjunct of the Office of Finance was in the establishment of the bank. A national bank, as we have noted, had been the initial object of his solicitude when he took charge of the Continental finances, and he pursued it without remission. It was the principal feature of his financial system. Without it his administration would have collapsed in disgrace, and yet, to establish it was one of the most difficult of his many troublesome tasks. The states' rights men were opposed to granting it a charter. No money was at hand with which to fill its vaults



and tills. Appeals were sent out to governors, legislatures, business men, army officers, and to the public in general to subscribe to the capital stock.

The bank was necessary, Mr. Morris argued, because of a great paper medium which caused coin to be exported or concealed. This paper was so depreciated in value that not enough of it was in circulation for purposes of trade and taxation. If the bank were established, it could utilize the credit of stockholders, and the private credit of lenders and borrowers. It could absorb the worthless outstanding paper, replacing it with bank notes. It would soon be able to lend large sums to the United States for the prosecution of the war. In short, it was a plan "to unite the several states more closely in one general money connection" for their general weal. "I am determined," the Superintendent of Finance wrote to John Jay, "that the bank shall be well supported until it can support itself, and then it will support us." He proposed that the capital stock should be \$400,000. He wished that it might be £400,000, but regarded it as far from certain whether even so large a sum as he had named could be secured in the existing state of the public and private finances. The shares were to sell at \$400 each, subscribers for less than four shares paying the whole amount at once, while those who took larger amounts of stock were to pay but one-half at the time of subscription, and the other half within three months. The bank's various operations were to be superintended by a board of twelve



directors elected by the shareholders, and these officers were to meet quarterly, appointing two of their number whose business it should be carefully to inspect the business of the bank for the ensuing three months. The Superintendent of Finance of America was to have access to the books and papers of the institution at all times, and every day the inspectors must deliver him a statement of the cash account of the bank, and a list of the notes issued and received. The bank's notes were to be payable in specie on demand, and were to be receivable for taxes by every state of the Union, and by the Treasurer of the United States from the states as though they were specie.

As early as June 11, 1781, Morris had written to prominent Whig business men in all parts of the country:—

“The capital proposed is but small when the extent and riches of the United States are considered, but when put in motion, the benefits flowing from it will be so perceptible, that all difficulty about increasing the capital, or securing its credit, will vanish, and we shall only have to appeal to the interest of mankind, which, in most cases, will do more than their patriotism; but there have been, and will continue to be, many instances where interest is sacrificed to patriotism, and in that belief I ask you to devote some of your time to promote this infant plan, which, as it gathers strength, may, in the end, prove the means of saving the liberties, lives, and property of the virtuous part of America.”



But there was little response. Colonel Tench Tilghman, who had been appointed an agent for the bank at Washington's camp, said that he thought he would be "a very unprofitable agent." Not an officer, from the Commander-in-chief downward, could subscribe, since none for a long time had received any "real money" for his services. The General himself sent word that he was deterred from obeying the dictates of his heart since the revenues from his Virginia estates were not now sufficient for his current requirements. Lately he had been obliged to part with some of his lands in order to pay the taxes upon those which remained.<sup>1</sup> No subscriptions could be obtained anywhere in the Union except from a few of Mr. Morris's personal friends in Philadelphia. But, in spite of all hostility, he persisted, as he usually did when he had once chosen his policy, convinced Congress of the necessity of the bank, and began to look abroad for the money which he could not find at home.

His first important essay in foreign countries was made through John Jay, the American Ambassador to Spain. It was necessary that a sum of specie should be thrown into the institution at once, and he asked Jay to lay the matter before the governments of Spain and Portugal. He hoped to secure this money by way of Cuba. Robert Smith, long a captain of dragoons in the Continental army, a son of William Smith of Baltimore, through Morris's instrumentalities was appointed

<sup>1</sup> Collections N. Y. Hist. Soc., 1878.



by Congress as the Continental agent at Havana. He had settled there to engage in business on private account, and as he asked no salary for his services, and many unfair and burdensome discriminations were being practised in that port against American commerce, he was designated to represent the interests of the United States in Cuba.

In July, 1781, the Superintendent of Finance despatched the frigate *Trumbull*, under command of Captain Nicholson to Havana. She was laden with flour consigned to Smith, who was to receive 5 per cent for negotiating the sale at the risk and on the account of the United States government. With the flour went a bill for 500,000 livres tournois drawn at 60 days sight on French bankers, and also about \$120,000 worth of old bills, drawn on John Jay at Madrid. These were to be sold on the best terms possible to the Governor of Havana or to private individuals. Mr. Smith was charged to put forth every effort to interest the Spanish government in the bills. If they were not honored by the Spanish court when they arrived in Madrid, Morris pledged himself to send the Governor flour at a stipulated price to remunerate him in full for his advances. "I hope, sir," the Superintendent wrote to the Governor by Captain Nicholson, "you will find it agreeable to your inclinations and perfectly consistent with the duties of your station to gratify my desires. They are very moderate, considering the necessities of this country and your ability to minister to its relief."



Every detail of the voyage was planned beforehand by Mr. Morris in person. His familiarity with trade and shipping peculiarly qualified him for the direction of such an enterprise. Word was given out that the frigate would carry flour from Philadelphia to the French fleet in Rhode Island. The true destination of the ship was kept a secret even from its officers. The captain's instructions were delivered to him in a sealed letter, which was not to be opened until after the pilot quitted the vessel and she was well out at sea. The packets of letters to the Governor and Smith, Mr. Morris enjoined, "must not on any account fall into the hands of the enemy," for which reason they must be "slung, with proper weights to sink them, if any extremity happens to induce you to throw them overboard." The voyage must be made with all possible speed. On no condition should the crew go out of its way in a chase for prizes, though if the frigate was in her turn pursued and attacked, Mr. Morris persuaded himself that the *Trumbull* would not "disgrace the American service." The sole object of the voyage was to secure the silver. "It is unnecessary for me to mention to you," Morris wrote to Mr. Smith, "that we want money exceedingly. This very measure must convince you of it. Exert yourself, therefore, to get it, and you will merit much at the hands of your country. Should you not succeed in getting the whole sum I have asked for, get as much as you possibly can." If merchant vessels were at "the Havana" when the time came for the *Trumbull* to leave, and would carry the coin without cost in return for convoy,



Morris directed that it be distributed among the merchantmen as a further safeguard against capture.

While every precaution was taken to protect the ship on her hazardous and important mission, she had not long left Delaware Bay when she was overtaken and captured by British cruisers, although they did not get her letters, which are still somewhere at the bottom of the sea. Among the prisoners taken with Captain Nicholson was "Fighting Dick" Dale, who had been with Paul Jones on the *Bonhomme Richard* in the sensational naval battle off the coast of England. The *Trumbull* and her gallant crew were escorted to New York, and Mr. Morris busied himself for many months in trying to exchange Nicholson, Dale, and the other prisoners, who distinguished themselves while within the British lines in lending money to needy American seamen in a similar plight, and by encouraging their fellow-unfortunate to resist the solicitations of their captors to enlist under the enemy's flag. He sent money to New York to relieve their distresses, and of the conduct of Captain Nicholson who had "spurned offers that would have tempted a man of less virtue and patriotism," he spoke in the highest terms.

The plan of importing money from Cuba having miscarried, Mr. Morris was obliged to look elsewhere for the cash to start his bank. The importation of a considerable amount of specie from France, on which mission Colonel Henry Laurens some time before had been despatched by Congress, offered Morris the opportunity



to realize his favorite financial project. Colonel Laurens had had a tedious voyage on *La Résolue*, a French frigate commanded by De Langle which the King of France had assigned to this dangerous service. Her safety had been almost despaired of, and the loss of so large an amount of specie would have been a severe disaster to the states.

The ship was expected to arrive in Philadelphia, and Morris had just written to Franklin that it was sixty-two days out from Brest, when Laurens came to the city, announcing his safe arrival in Boston. The frigate had been driven from its course by storms. It had steered a devious route, on account of the fleets of the enemy, which had been avoided with difficulty on the passage. The good Whigs of America had double cause for gratitude in September, 1781, for almost simultaneously it was announced that Laurens had come safely into port with the money from France, and that Count de Grasse with his fleet had arrived in the Chesapeake to lend the strength of his squadron in the reduction of Yorktown.

There were many demands upon the money which *La Résolue* bore to the United States. Some were so urgent that they must be promptly satisfied. But Morris guarded the cargo with a jealous eye. It had come to Boston instead of Philadelphia, and now it must be transported overland through a country occupied by the enemy, which would use its active exertions to capture the treasure on shore as it had upon the sea,



unless every precaution were observed in fitting out the expedition. Morris settled to this work with his characteristic energy. He planned every detail of the journey, selecting for this important mission Mr. Tench Francis, a trusted business friend. "I thought the proposal was pleasing to him," Mr. Morris comments in his Diary, "and afforded him an opportunity to show his firm attachment to the cause of America, which some few of his actions early in the contest, flowing from an uncommon warmth of temper, had rendered dubious in the eyes of many people; but for my part, as I am fully convinced of his zeal and attachment to the interest of the United States, I employ him with pleasure, having full confidence in his fidelity, integrity, and abilities."

With him went a Major of Marines, Samuel Nicholas, and their route took them to General Heath, who was commanding in New England. Francis carried letters to him, to John Hancock, and to Captain de Langle. "It is my intention to have this money brought from Boston to this place," Mr. Morris declared, "as soon as the necessary attention to its safety will permit; at the same time I mean to have it transported with the utmost possible economy." He applied to the Board of War for a body of dragoons to accompany the teams from Boston, and this escort, at dangerous places along the route in New York and New Jersey, was to be strengthened by parties of infantrymen detailed for the purpose by General Heath. Francis was instructed to purchase a sufficient number of oxen six years old and horses



from seven to ten years old on the best possible terms. The animals, Mr. Morris argued, could be sold for more in Philadelphia than they had cost in Boston. Honest, sober teamsters were to be employed, and these were to be armed each with a good musket and bayonet to assist the cavalry in case of attack upon the treasure train. To reduce the risk of shipment, and to lessen the weight, a considerable part of the whole sum was to be invested in Boston, in "good bills of exchange drawn by authority of his most Christian Majesty, or of Congress." These bills should be bought as cheaply as possible, but not to exceed a price of seventy-five Spanish dollars for 525 livres tournois. The coin which remained was to be boxed carefully and loaded upon the teams. *La Résolue* had brought in all 2,500,224 livres and 18 sous. It was placed in double casks, but on its way to Brest, the point of embarkation, the packages were so damaged that it had been necessary to shift a part of the money to boxes before the voyage began. For this and other reasons the cargo had come to port in a shattered condition. It would need to be handled with great care. While it was essential to make sure that the whole shipment had been safely received, Mr. Morris conceived that it would take too much time to count all the pieces separately. He directed, therefore, that 1000 or 2000 crowns be counted out and weighed. What remained could then be weighed, and "if the scales are tolerably good," he concluded, "this mode will determine the amount with accuracy." When taken from the frigate,



the coin, or so much of it as was not exchanged for bills in Boston, was to be packed in small square boxes made of strong oak boards, each box to contain from 1500 to 2000 crowns. These boxes, to the number of about twenty, were to be placed together in a great chest constructed of thick oak plank. The lid of the chest then was to be well nailed down, and it was to be set upon the axle and tongue of an ox-cart from which the body had been detached. Heavy iron straps were to be fixed round the chest sidewise and lengthwise, to fasten it securely to the cart, and these must be welded by a blacksmith, so that it would be impossible to open or take it off the carriage until it reached its journey's end. Each chest was to weigh about a ton, and to the cart which held it, Francis was directed to attach four oxen led by one horse. The axles, wheels, and tongues were to be of unusual strength, for the roads over which the teams must come were very rough.

Every movement was to be shrouded in the darkest secrecy. The route was from Boston to Worcester, to Springfield, to Greenwood, to Salisbury, to Fishkill, to New Windsor or Newburgh, to Sussex Court House or Newton, to Easton, to Philadelphia. Francis was instructed to publish, however, that he would go from Springfield to Claverack, from Claverack to Rhinebeck, from Rhinebeck to Esopus, from Esopus to Minisink, and from Minisink to Easton. When changing his route around Salisbury, he was urged to travel with all the speed his cattle could command, for which reason



he should spare them at the beginning of the journey, and inform General Heath so that the army could take positions from time to time to cover the movement. Francis left Philadelphia on September 11, with all his instructions in hand, Mr. Morris having sent him on his way with a parting wish that when he came back he would ask no "extravagant recompense." "The pleasure of serving your country," said the Superintendent of Finance, "and the confidence which is placed in you will be a more agreeable part of your reward, and I hope the event will justify that confidence and give joy to every friend of the United States."

The mission consumed nearly two months, but it was successfully executed, for on November 6, Major Nicholas, who rode on before as an advance courier, came into Mr. Morris's office, announcing that Tench Francis and his ox train were, when he parted with them, just sixteen miles from the city. The treasure arrived in Philadelphia a few hours later, and was delivered to Mr. Hillegas, Treasurer of the United States.

Francis, having sold his cattle, horses, and wagons, and settled his accounts with the Superintendent of Finance, immediately employed his talents in assisting Mr. Morris in the great work of establishing the Bank of North America. With the Boston money the Financier was enabled to subscribe on the part of the government for some \$250,000 worth of its capital stock. Private subscriptions, after several months of effort, barely amounted to \$50,000. Of the proposed total issue of



1000 shares, 200 still remained unsold, even after the United States had subscribed for 633, and it was necessary to start the bank with a capital of \$300,000 instead of \$400,000, as had been originally intended.

Thomas Willing, Mr. Morris's partner, was chosen to be the first President and Thomas Fitzsimmons, James Wilson, William Bingham, and other Whigs of prominence in business circles in Philadelphia, were members of the Board of Directors. Francis was elected to the position of Cashier, and on December 31, 1781, Congress, despite some opposition, incorporated the "President, Directors, and Corporation of the Bank of North America." On January 7, 1782, the institution opened its doors to the public in a building on the north side of Chestnut Street west of Third Street, formerly used by Cashier Francis as a store. The specie which he had brought from Boston on its dangerous overland journey was placed in the vaults, to redeem the notes issued by the bank if timorous holders should present them for redemption. Rather unusual methods were employed until public confidence was established. When silver was borrowed, secret agents of the bank were sent after it to get it and deposit it again. When notes would not circulate at par, and the holders came to the bank to find out what security there was for their paper, they were shown an impressive quantity of silver, which Francis had arranged on a kind of endless chain running down to the vaults.<sup>1</sup> The specie

<sup>1</sup> Lewis's "History of the Bank of North America."



was hoisted, lowered, hoisted again, and strewn about the counters. It was reckoned quite necessary to "dazzle the public eye by the same piece of coin multiplied by a thousand reflectors." The note holders deceived, and thinking that the specie came from some unlimited source, went home with their bills, the value of which was soon generally established. "This institution, I am persuaded," Mr. Morris wrote soon after the bank was opened, "will flourish under the management of honest men and honest measures; the present directors are such men, and the present system of measures are founded on principles of justice and equity." "The bank," he said another time, "will exist in spite of calumny, operate in spite of opposition, and do good in spite of malevolence."

He had told Franklin that he meant to render the bank "a principal pillar of American credit." In less than two weeks after the institution was opened, the directors were enabled to lend the United States \$100,000. In February, March, and June following Mr. Morris received further sums, in all \$400,000, therefore \$100,000 more than the bank's total paid-up capital. But direct loans were by no means the only advantages which flowed to the United States through the establishment of the institution. The directors discounted the notes of individuals which came to Mr. Morris's hands, anticipated the receipts of public money, and were in many ways a powerful influence to facilitate his financial operations.



On March 25, 1782, the Superintendent of Finance was able to write: "The establishment of a national bank answers all the purposes expected from it, and even exceeds in success the most sanguine hopes that had been formed by its warmest advocates. As the operations of the bank become extended, the benefits of the institution will be felt to the extreme parts of the United States. Their notes acquire every day a greater extent of circulation, and they have obtained the most perfect confidence hereabouts."

In reviewing the operations of his office at the close of his term, Mr. Morris said: "It may be not only asserted but demonstrated that without the establishment of the national bank, the business of the Department of Finance could not have been performed."

Meanwhile the operations at Yorktown claimed Morris's incessant attention. He was daily despatching letters of urgent appeal to the states for provisions for the troops. He felt quite confident that he could depend upon the Southern states to supply him with everything that was really essential for the soldiers except fresh meat. To provide this he computed that one hundred head of cattle would be needed weekly, and to General Heath was delegated the duty of securing the requisite number from the Eastern states. Drovers had reached New Jersey on their way southward, but Mr. Morris had no money to pay the avaricious prices which the farmers demanded for pasturage. They were in imminent risk of starving on the road. The Financier wrote



to the Governor of New Jersey, setting forth the absolute necessity of forwarding the animals at once. "I know of but two modes in which the object can be accomplished," he wrote. "The one is by the payment of money to the Commissary for the purpose. But this I fear will not be in your power. I therefore only mention it as preferable to all others, if practicable. The other mode is by granting warrants to impress pasturage. I presume the state has undoubtedly vested your Excellency with sufficient powers for the purpose, and therefore I must pray that you will exercise them."

Washington needed and received five hundred guineas for a secret service fund. He made requisition upon the Office of Finance also for a quantity of West India and country-made rum, together with some Taffia. While the request was forwarded north in September, because of certain delays in the messenger service it did not reach Morris until mid-October. He at once exerted himself to supply the liquor. He purchased it in open market, employed a special agent at \$4 a day to carry it to Christiana Bridge by water, thence to the Head of Elk, and on down the Chesapeake by the most expeditious means, enjoining him always to guard the casks "against plunder, adulteration, or waste of any kind." "I sincerely wish that my abilities were equal to my inclinations," Morris wrote to Washington. "However, your Excellency has cares enough, and I will not trouble you with my perplexities."

While the siege lasted, much flour must be transported



to the South from the wheat-growing states. The French allies who provisioned and financed their own campaign, were credited with what they had collected in the North against supplies which the Americans furnished them from overabundant stores of certain kinds of provisions in the South. October 1 came, and Mr. Morris, as might have been foreseen, in spite of his positive promises to Rochambeau, was unable to make good the French loan. The allies were still besieging Yorktown. He did not burden himself very greatly with the pledge, for he knew that the French would not desert Washington for \$20,000, when the victory was so nearly won. He wrote to Rochambeau, and called upon Ambassador Luzerne, begging for a longer time in which to repay the money. He wished first to receive the specie which "a very active person" had gone to fetch from Boston. It was November 15 before Morris was able to command money enough to meet this engagement, and then he could repay but a part of the sum.

Meantime Cornwallis had surrendered. On November 3, on the invitation of the Minister of France, the Financier attended a Te Deum sung in the Catholic church in Philadelphia in honor of the great victory. The colors taken from the English soon arrived. They were brought in by one of Washington's aides, who was met on the outskirts of the city by a troop of cavalry. American and French flags conveyed by horsemen preceded the captured British trophies. They were escorted through the streets of Philadelphia with much fife and drum-



ming, and were finally carried into the State House and presented to Congress, the highest embodiment of executive power in the confederated states.

On November 15, when the Superintendent of Finance wrote to Rochambeau offering many eloquent apologies for his dilatoriness as a paymaster, he said: "Before I conclude this letter, I must trespass one short moment on your patience, to express my congratulations on the important and splendid success which has crowned the allied arms before Yorktown. My voice, Sir, cannot add to that glory which the public sentiment has most deservedly conferred, but you will permit me to assure you of the high gratification it gives my mind that you are so much the object of gratitude, applause, and esteem throughout the United States."



## CHAPTER IV

### “PREACHING TO THE DEAD”

THE main source of Mr. Morris's income should have been the thirteen states. The war had been begun by them; it was prosecuted for them. The Continental Congress was a mere meeting-place for their representatives. The agencies which it established were central directing chiefs and bureaus, deriving their authority from the states to which they looked for support and reward. It was a manifest impossibility to carry on the war without these common officers, and yet it was well-nigh impossible to effect any result with them, so impotent and cavilling had the state governments come to be. Loud appeals from Continental servants failed to move them to a sense of duty. Even Morris's eloquent powers were exhausted in an attempt to arouse the patriotic conscience of the legislatures. “It is like preaching to the dead,” he observed, and at last he was compelled to leave them out of account, altogether, and conduct his financial arrangements as best he could without them.

The last state had lately ratified the Articles of Confederation, and although Morris, like most of his friends, did not lay much store by this instrument of union, he was now in a position better than any other to discover the de-



ceit and weakness of the government which Congress had established. So jealous were the states of any central authority, and of each other, that the Confederation was not empowered even to levy and collect its own taxes. Its rights were exhausted in recommending the states to do so, and when thirteen tax laws were finally enacted by the state governments, no Continental agent dare invade the territory under their jurisdiction to attend to the execution of the laws. The French government having refused point-blank to lend more money to the Americans to be used in paying the interest on former loans, Congress, in the spring of 1781, had respectfully invited the states to lay a duty of 5 per cent on merchandise imports and prizes and prize goods. The task of persuading the states to heed Congress's recommendation was inherited by Mr. Morris when he came to the head of the Treasury Department, and this 5 per cent tax, together with a call for \$8,000,000 in the autumn of 1781, payable by the states at quarterly periods, the estimates for the service of the year 1782, occupied the Financier's talents until the end of his term. The first recommendation yielded him nothing at all, and the second, by the time the collector's charges were deducted, provided a paltry total which would barely sustain the army for a single month.

While neither Congress nor any agent of Congress was authorized to go into the states to compel them to do their duty by the Confederation, Mr. Morris might address them by letter. He urged and argued and exhausted his persuasive force. He appealed to their pride and patriot-



ism. When these methods failed, he wrote them in anger, and threatened to resign. His own circulars to the governors awakening no response, he appealed to General Washington, who would send a supplementary circular of his own, pressing the states to pay their quotas, else the army must disband. And Morris did not confine his attentions to the governors. He also wrote to such influential friends as he had in different parts of the colonies, to prominent members of the legislatures, and to local politicians. In short, he availed himself of every resource in an effort to stir the states from the overwhelming stupor which rendered them powerless to help themselves or to aid each other.

Mr. Morris determined that he would no longer receive the state quotas in the form of specific supplies, and of course he would have no more paper money. The paper he was intent upon taking out of circulation, and he received it, together with provisions during the first few months of his term, on old requisitions issued before he had come into office. Of the paper, he wrote to Franklin in November, 1781, that he hoped now to be able to bring in "all this useless load." "If I could buy anything with it," he remarked, "I would not until the last necessity, but it will buy nothing, so that it must be burnt as soon as it honestly can." While the paper money was to be thrown into the fire, the specifics he planned to sell. He early entered into arrangements with Washington for disposing of the stores already in hand. He meant to abolish this method of payment in future, and establish





"THE HILLS ON SCHUYLKILL," ROBERT MORRIS'S COUNTRY SEAT.  
Obtained in the Collections of the Historical Society of Pennsylvania.



a businesslike contract system for supplying the army with rations, clothing, and every other necessary article or service now provided or performed by the states, for which they demanded credit at their own prices on the Continental requisitions.

Washington having had unhappy experience of the system of specific supplies, his army nearly starving while waiting for the states to furnish it with food, heartily seconded Morris's efforts in this direction. With the year 1781 the system was abolished. The quotas for 1782 were estimated in terms of hard money. Congress, on Morris's and Washington's advice, vested the Superintendent with power to sell the specifics, such as flour, salted meat, cattle, fish, rum, etc., which the states had already turned over to the Continent, and which could not be made available in provisioning the army. The states which still had such stores in hand were recommended to sell them for money and pay their taxes with the proceeds, for no more would be received at the Office of Finance. As may be imagined, it was by no means easy to effect so important a reform in military management. The states resisted the order, more through their impotency and their indisposition to any exertion in support of the Union, than because of a settled conviction that the new plan was not better than the old. They possessed no specie with which they could pay their taxes, and did not know how to set about getting it. They could collect some provisions from the farmers and planters who produced them, but money was nowhere to be had. Morris went his way,



undeterred by complaints or the assertions of those who charged him with adopting an impossible course. He made contracts with responsible persons and firms for supplying every army post. Writing to Oliver Phelps of Massachusetts the Superintendent said: "In all countries engaged in war, experience has sooner or later pointed out contracts with private men of substance and talents equal to the undertaking, as the cheapest, most certain, and consequently the best mode of obtaining those articles which are necessary for the subsistence, covering, clothing, and moving of an army. The experience of other countries could not satisfy America. We must have it of our own acquiring, and we have at length bought it, but the purchase had nearly been our ruin."

It was one of the principal tasks of Mr. Morris's administration from this time forward to advertise for tenders, to choose from among the bidders those who gave the lowest price and at the same time guaranteed the most satisfactory service, to hold the men to their contracts after they were awarded, and, more difficult still, to perform his own part and make good his promises regarding the necessary cash payments. It was in vain that he sought money from the states. He must at times discharge old contractors in order to get better terms from new ones. In such cases James Madison writes to Edmund Randolph that as much as 30 per cent was added to the first price to secure a credit of three months. In other cases contracts were divided and distributed in order to secure more convenient periods



of payment, but with his talent for putting a good face upon affairs and making a virtue out of a necessity, Morris explained to General Washington that this was not altogether a misfortune, since "it is more consistent with democratic ideas to divide things of this kind amongst a number of freemen rather than to permit any one to grasp all the advantages."

As for the old system of specifics, he declared and reiterated that it was not to be tolerated, long after he discovered that no money taxes were to be procured from the states. "I bear my testimony against them," he said, "and will be judged by the event." Specifics, he remarked, could be collected only after long delay, the army suffering in the meantime and its efficiency in the field being greatly diminished. A sum must be called for in excess of the quotas to defray the cost of collection and cover the insurance against loss. Moreover, the expense of transporting the supplies from the places where they were collected into magazines in the states to the various military posts, was so great that the freight charges often amounted to more than the purchase price of the same articles in the army's own neighborhood. Mr. Morris wrote to the Governor of Rhode Island on January 14, 1782: "The taking of specific supplies has by experience been found to be unequal to the object and is extremely wasteful and expensive. Many articles produced in the several states, in themselves very valuable, will by no means admit of transportation, and even those which will admit of it can



seldom be brought to where they must be consumed, but at an expense which in many instances exceeds the original value."

Some particularly frank expressions of opinion for which Mr. Morris was noted were offered to Daniel Jenifer of Maryland, that state having been a troublesome offender on the subject of taxes and supplies. To him the Financier wrote: "It is a vain thing to suppose that wars can be carried on by quibbles and puns, and yet laying taxes payable in specific articles amounts to no more, for with a great sound they put little or nothing in the Treasury. I know of no persons who want your specific supplies, and, if they did, rely on it, that they would rather contract with an individual of any state than with any state in the Union. I have yet met with no instance in which the articles taken in for taxes are of the first quality, neither do I expect to meet with any; and so little reliance can be placed on them as to punctuality that you may depend they can never be sold but at a loss. This I have experienced. Somebody or other will make a good bargain out of you, and the best you can make is to sell before the expenses eat up the whole. This will be buying experience, and perhaps it may prove a cheap purchase."

It was in November, 1781, that Congress, following Mr. Morris's advice, determined to lay taxes on a cash basis, and the amount of revenue required from the states for the service of the year 1782 was estimated at \$8,000,000. This was the smallest sum that would meet



the country's needs, the Financier declared, and he told the states they were making a good bargain. It was only by enforcing strict economies and confining the estimates to the most essential branches of the service that the requisitions were kept within these modest bounds. In no previous year had the war cost less than \$20,000,000. The whole draft was apportioned among the states by quotas according to population, and the payments were to be made at quarterly periods, time enough being afforded each state to pass suitable laws and put the machinery in motion for collecting the taxes from the people before the payments should begin. The first quarterly requisition did not fall due until April 1, 1782, and Morris, until he was sorely disabused of his hope, assumed that the states were well-disposed and solvent governments, as able to meet their obligations as Holland, Spain, or France. His communications were nearly always directed to the governors in the form of "Circulars," which went to several and oftentimes all the heads of the state governments simultaneously. It was upon the states that he must rely. "If the several legislatures," he wrote to Washington, soon after he assumed his office, "will only do their part with vigor, I shall have the strongest hopes of putting a much better face on our monied affairs in a short time, but without their aid the wheels will go heavily round. I shall therefore ply them closely."

One of Morris's first communications to the governors, which left Philadelphia on July 25, 1781, concerned the settlement of the accounts outstanding between the sev-



eral states and the Continent. He sent to each a certified statement as to its indebtedness to the Union under the various requisitions of Congress, as the account stood on the books of the Treasury of the United States. He did not make any entries on the credit side of the account to indicate what monies, supplies, transportation, and other services each separate state had furnished the Union. The affairs of the Treasury had been so carelessly managed that no record of credits had been kept, and he appealed to the governors to fill in these amounts in order that he might know what remained due. He asked, too, for copies of the laws of each state relating to the collection of taxes and information as to the manner in which these laws were being executed. He further requested that he might be told of the amount and character of the paper currencies still circulating in the states, and also as to "what monies are in your treasury, and what sums you expect to have there, as also the times by which they must probably be brought in." Mr. Morris explained that it was a part of his policy as Superintendent of Finance, to settle all outstanding accounts with the states, making the clear declaration of his plans and purposes which follows:—

"These accounts must be adjusted as soon as proper officers can be found and appointed for the purpose and proper principles established so that they may be liquidated in an equitable manner. I say, Sir, in an equitable manner, for I am determined that justice shall be the rule of my conduct as far as the measure of abilities, which



the Almighty has been pleased to bestow, shall enable me to distinguish between right and wrong. I shall never point a doubt that the states will do what is right; neither will I ever believe that any one of them can expect to derive advantage from doing what is wrong. It is by being just to individuals, to each other, to the Union, to all, by generous grants of solid revenue and by adopting energetic methods to collect that revenue, and not by complainings, vauntings, or recriminations that these states must expect to establish their independence and rise into power, consequence, and grandeur. . . . To palliate or conceal any evils or disorders in our situation can answer no good purpose; they must be known before they can be cured. We must also know what resources can be brought forth, that we may proportion our efforts to our means and our demands to both. It is necessary that we should be in condition to prosecute the war with ease, before we can expect to lay down our arms with security, before we can treat of peace honorably, and before we can conclude it with advantage."

- Far from receiving this circular in the spirit in which it was penned, the governors seemed to consider that the matters on which Mr. Morris asked for information did not appertain to his line of duty. They, at any rate, vouchsafed no replies, or at best very evasive and unsatisfactory ones. The task of settling the accounts with the states remained to aggravate the Financier until the end of his term, and finally served as one of the grounds for his going out of office.



For the year 1781, while specifics were still being accepted by Mr. Morris, the requisitions having been made before his administration began, cash payments from the states could not be expected. By the arrangements which he had succeeded in perfecting while in the legislature, however, the finances of Pennsylvania were put in such a condition that the state turned into the Continental Treasury about \$180,000 for the services of 1781, some of it in hard money, and the rest in paper based upon adequate tax laws and guaranteed revenues. Not another state in the Union paid a shilling to Mr. Morris for carrying on the military operations for that year, and he was prevented from applying the Pennsylvania currency to immediate uses since it was rapidly rising in value, and his financial judgment impelled him to hold it until it would yield him a maximum amount. He wrote to the President of Congress on October 18, 1781: "When I say that I cannot command more than one-twentieth of the sum necessary for the current services of the year, I am within the strictest bounds of truth."

Beginning with the new year, however, the privilege of paying the quotas, or any part of them in provisions, and supplies having been abolished, and the sum of \$8,000,000 having been called for, payable in specie or its equivalent, Mr. Morris hoped for better things. The first quarterly payment of \$2,000,000 was due on April 1, but before that auspicious date arrived, the Financier foresaw that he would be able to make but a very small collection. On February 11, 1782, he wrote to the President of Con-



gress: "I would to God that I could say that there were even the appearances of general vigor and exertion. But the truth is very different. The United States have called for eight millions of dollars early in November last, of which the first quarterly payment was to have been made on the first day of April next, but I cannot find that a single state has yet laid the taxes."

"I neither know what they will think proper to give, nor when," he added. "Happy to experience a momentary relief from the clamor and revolt of a starving army, from the rage and devastation of an inveterate enemy, and from the waste and extravagance of cumbrous, unwieldy departments, there appears to be no solicitude anywhere for the support of arrangements on which the salvation of our country depends."

The first day of April came, and Mr. Morris waited until May, when about \$5500 were received from New Jersey, a payment on account of that state's quota. Not a dollar had come from any other state in the Union, nor was there apology for the delay or promise of future payment. He had made many appeals to the governors unavailingly, and on May 16, 1782, he wrote his most eloquent circular letter. The Superintendent felt that he had exhausted his last resource. "The habitual inattention of the states," he wrote to Congress, "has reduced us to the brink of ruin." But he was fearful that if the true condition of the country's finances were known, the fact would give comfort to the Tories at home and to the foe in Great Britain; so he took the precaution to ask the



opinion of Congress whether the letter should be transmitted or suppressed. The public departments had worked themselves to a standstill. New Jersey's contribution calculating the national expenses at eight millions of dollars annually was, Mr. Morris said, only about one-fourth of what was necessary to support the government for a single day. This famous circular ran as follows:—

"OFFICE OF FINANCE, May 16, 1782.

"SIR: I have heretofore taken occasion to observe that the former expenditures of the United States were at a medium rate of twenty millions of dollars annually for the support of the war. At the present moment, while laboring under a large debt, only eight millions have been asked for. It is evident, therefore, that the sum now required is as little as can possibly answer the purpose. I venture to say that it is not enough. According to the estimates for the year 1782, which were laid before Congress by the late Board of War, the present establishment of the army would require for pay, exclusive of the half pay, near three millions and a half, for rations near two millions and a half, for clothing, about twelve hundred thousand, for forage above three hundred thousand, for the Quarter Master's department (exclusive of articles on hand) above eight hundred thousand, for military stores (exclusive of articles on hand) near two hundred thousand, for the hospitals (exclusive of medicine, and also of sundry stores on hand) above one hundred thousand.

"If to all these be added the sum of four hundred



thousand for the Departments of the Pay Office, Commissary of Prisoners, and the various other contingencies of service, which naturally and necessarily arise, without mentioning the losses, which happen in war, here will be an aggregate amount of nine millions, and in this sum nothing is estimated for the interest of our debts, for the Marine, and for the Civil List, and the Department of Foreign Affairs.

"Of the various expenditures, much was to be provided immediately. The heavy article of clothing, for instance, was indispensable. Many things were to be provided early, in order that the army might operate, and the subsistence is to be paid for regularly and constantly. Yet the states have not been asked for any money before the 1st day of April; and I appeal to them all, whether the supplies of money they have afforded me for the last year were such as would enable me to provide for the present.

"A three months' expenditure was permitted by Congress to elapse, before the first payment of two millions was asked from the states; but what have they done? While I write this letter, near two months more are gone forever, and a dishonorable neglect endangers our country. Little local objects have postponed those measures, which are essential to our existence, so that the most fatal consequences are now suspended but by a thread. Should they fall on our heads, this solemn protest shall point to the real cause of our calamities. I write, Sir, to apprise you of the public danger, and to tell you I shall endeavor to fulfil engagements, which I have



entered into already, that I may quit my station like an honest man. But I will make no new engagements, so that the public service must necessarily stand still. What the consequences may be I know not, but the fault is in the states. They have not complied with the requisitions of Congress. They have not enabled me to go on. They have not given me one shilling for the service of the year 1782, excepting only the state of New Jersey, from which I received five thousand five hundred dollars, a few days ago, and this is all that has come to my hands out of two millions, which were asked for.

“Now, Sir, should the army disband, and should scenes of distress and horror be reiterated and accumulated, I again repeat that I am guiltless; the fault is in the states; they have been deaf to the calls of Congress, to the clamors of the public creditors, to the just demands of a suffering army, and even to the reproaches of the enemy, who scoffingly declare that the American army is fed, paid, and clothed by France. That assertion, so dishonorable to America, was true, but the kindness of France has its bounds, and our army, unfed, unpaid, and unclothed, will have to subsist itself, or disband itself.

“This language may appear extraordinary, but at a future day, when my transactions shall be laid bare to public view, it will be justified. This language may not consist with the ideas of dignity which some men entertain. But, Sir, dignity is in duty and in virtue, not in the sound of swelling expressions. Congress may dismiss their servants, and the states may dismiss their



Congress, but it is by rectitude alone that man can be respectable. I have early declared our situation, as far as prudence would permit, and I am now compelled to transgress the bounds of prudence by being forced to declare, that unless vigorous exertions are made to put money into the Treasury, we must be ruined. I have borne with delays and disappointments as long as I could, and nothing but hard necessity would have wrung from me the sentiments which I have now expressed.

"I have the honor to be, etc.

"ROBERT MORRIS."

Congress, however, advised against sending out the letter. It was referred to a committee of which James Madison, Governor Rutledge, George Clymer, and two others were members, and while there could be no doubt as to the extreme negligence of the states and the gravity of the situation induced by their neglect, these gentlemen decided that it would be the safer course not to address the governors thus publicly in a way to expose the weakness of the American cause. They recommended that commissioners be sent instead to the governors and legislatures, to endeavor by personal influence to incite the states to greater activity. If this course be taken, Morris urged that the members of the committee of Congress should begin at home. They were in Philadelphia. The responsible officials of the state of Pennsylvania were in that city. Pennsylvania's share for the year 1782 was one-eighth of the



whole amount called for. While some money had come in from that state in 1781, not one cent had yet been provided for the service of the year 1782. The Congressmen might test their own abilities as missionaries without leaving the city. They promised that they would do this. They agreed to meet with the officers of Pennsylvania, and explain the urgent needs of the Union, and as a result of their experience, acquired some practical knowledge of the great difficulties under which the Superintendent of Finance must labor in his effort "to keep the money machine a-going," to adopt Hamilton's phrase.

But personal appeals and frequent letters, scarcely milder in tone than that one which Congress had suppressed, were all in vain. On May 16 only \$5500 had been received from the states. On June 1 the Financier wrote to Washington that the receipts did not yet amount to \$20,000. The expenses, if they were reckoned at eight millions a year, ran on at a rate of \$20,000 a day, and in this estimate of eight millions, provision had not been made for several essential branches of the service. On July 30 he wrote to the President of Congress that he had not yet received \$50,000 out of \$4,000,000 then owing him by the states, a second instalment of \$2,000,000 having fallen due on July 1. Up to September 1 the payments barely amounted to \$125,000, and Morris estimated the expenses for the next year, 1783, at \$9,000,000, four millions of which he would try to secure in loans abroad, reducing the quotas of the states to \$5,000,000. But the



futility of making new demands when old ones were still unheeded, deterred Congress from calling for more than two millions of this amount. Here then was a total cash requisition of \$10,000,000 during Morris's term of office. On July 28, 1783, he said that all taxes brought into the Treasury from every source, from the first day of his administration, did not amount to \$750,000. Up to July 1, 1783, only South Carolina had paid her full quota for 1782, and this came in the form of supplies and troops for the Southern army, for the Financier had been compelled to abate a little his determination to receive no more payments in specifics. Of the other states of the Union, Rhode Island had paid but one-fourth of her quota, Pennsylvania one-fifth, Connecticut and New Jersey each a seventh, Massachusetts one-eighth, Virginia one-half, New York and Maryland only one-twentieth each, New Hampshire one one-hundred-and-twenty-first part, and North Carolina, Delaware, and Georgia nothing at all.

Mr. Morris hoped on, pleaded on. He dealt out praise and blame alternately. He encouraged states which seemed disposed to recognize the force of their obligations, and exhausted the English vocabulary in his appeals to such derelicts as Maryland, Rhode Island, and Virginia. "While I assure you that nothing but the urgency of our affairs would render me thus importunate," he wrote almost gayly one time, "I must also assure you that while those affairs continue so urgent, I must continue to importune."



He told Congress that "the states have furnished officers, and transmitted a variety of accounts, demands, and complaints." He observed again that "while officers continue numerous, the states have neglected to provide soldiers," and he shrewdly suggested that if they were indisposed to supply fighting men who could serve humbly in the line, that "the Continent ought not to pay their officers."

But while the states were very slow to pay anything into the Treasury, they were free with their advice as to how public monies should be expended. If a state paid specie to Philadelphia for the support of the Union, it loudly insisted that the money should be used in that state for the purchase of military supplies, so that the people might have the opportunity of recovering it again. Pennsylvania wanted to furnish the Continent with wheat; Rhode Island with blankets and woollen clothing. Mr. Morris curtly told governors and officers of states who came to him with such proposals and complaints, that he made purchases for the army where the best goods could be had on the most advantageous terms to the Union without regard to any local consideration.

"What in the name of Heaven," he wrote to Virginia on July 9, 1782, "can be expected by the people of America but absolute ruin, if they are so inattentive to the public service. Not until December will Virginia give anything you say toward the service of the current year. How, then, are we to carry on those operations which are necessary? How is our country to be de-



fended? How is our army to be supported? Is this what is meant by the solemn declaration to support with life and fortune the independence of the United States?" He tells Maryland, in 1782, that he is so "habituated to receive apologies instead of money" that he has ceased to express surprise at the dereliction of the states. "If complaints of difficulties were equivalent to cash," Mr. Morris adds, "I should not complain that the quotas are unpaid. But unluckily this is not the case, and if the states really mean to prosecute the war, something more must be done than merely pass declaratory resolutions, for no man can be found who will for such resolutions supply food to our army."

To Maryland he wrote again a little later in the year: "Every operation is at present supported by credit, and that credit has long hung but by a thread. Unless the states give speedy and effectual aid, that thread must break. It would long since have broken, and scenes of military pillage, waste, murmuring, extravagance, and confusion would again have opened if I had not for some time declined all expenditure except what was necessary merely to feed the army."

"The states, Sir, must give money," he wrote to the Governor of Maryland, "or the army must disband."

A circular to the governors in October, 1782, conceived in a different mood, breathes with eloquence: "There are certain arguments, Sir, which ought not to be used if it is possible to avoid them; but which every one invested with public authority should suggest to his own



mind for the government of his own conduct. How long is a nation who will do nothing for itself to rely on the aid of others? The moral causes that may procrastinate or precipitate events are hidden from mortal view. But it is within the bounds of human knowledge to determine that all earthly things have some limits which it is imprudent to exceed, others which it is dangerous to exceed, and some which can never be exceeded."

On several occasions Mr. Morris threatened the states with military collections, a policy which was generally avoided during the war, except in the Southern states. If the Treasury should be unable to pay the contractors for necessary supplies furnished the army, no other course seemed to offer. Other expenses could be curtailed; other creditors could be made to wait until a more convenient hour. The army must be fed, and thousands of men, as Mr. Morris pointed out, would not starve "in the midst of a plentiful country." The Financier gave the Governor of Rhode Island some simple lessons in logic. He wrote to this offender who required so much epistolary attention:—

"The supplies must be obtained by loans or taxes, so that if they cannot be obtained by loans, taxation is the only resource; and in that case there is no medium between legal taxation and military collection. For if we will not submit to Great Britain, we must carry on the war; and if we carry on the war, we must obtain the means; and if we cannot get the means abroad, we must provide them at home; and if we do not provide them by law, they must



be taken by force. The inattention of the states to the requisitions of the United States leaves Congress no choice between loans and military collections."

To the Governor of Connecticut, another state the dereliction of which was open and notorious, Morris in a different spirit wrote in September, 1782, as follows: "I do assure you, Sir, the affairs of America are brought into a most critical situation by the delays and neglects which have happened in taxation; so much so that the boldest man could not answer for the consequences. That circumstances of the most alarming nature have not already happened must be considered as a kind of miracle." All the states, the Financier remarked, were "far too languid"; but Connecticut was "exemplarily so," yet like all the rest the people have "no sort of objection to boast of their own exertions."

State officers, when attention was directed to their lethargy, asserted freely that their state had done as much as some other. Each aimed to show that its sacrifices for the cause of independence outweighed its benefits and entitled it to immunity from fresh requisitions. Each "would be very happy to apologize to the world for doing nothing with the thin and flimsy pretext that it has been asked to do too much." The states could not pay taxes in money, for all the specie had been taken out of circulation, and the people were reduced to such poverty that nothing could be collected from them. Jealousy and bickering among the different colonies marked all their financial relations, and Mr. Morris was in continual warfare



with this mean, local sentiment that pervaded every part of the Confederation. It made demands upon his full store of forbearance and good humor, especially as he was often brought into the argument in a personal way. His policy was frequently pointed to as the cause of the people's financial misfortunes. The charges brought forward in Virginia caused especial annoyance to the Financier. The Virginians asserted that he had favored Pennsylvania, in which state he had important commercial connections, and that he used his office to impoverish and draw specie away from the Southern and Eastern states. To such attacks Mr. Morris was always ready with some withering rejoinder. He informed Virginia, that far from draining that state and New England, he, with all his endeavors since coming into office, had not succeeded in getting one shilling of specie from any state except Pennsylvania; on the other hand, he had sent specie to the other states for the purchase of supplies. As for Pennsylvania keeping Virginia poor, it was a ridiculous assertion. He thought that Pennsylvania might sometime become rich. The soil and climate were good, the people quiet and industrious "and their rulers," Mr. Morris said, "encourage commerce and have laid aside all the idle systems of specific supplies, and content themselves with laying money taxes. There can be no doubt," he moralized, "but that such a people must become rich. On the other hand, if Virginia or any state be poor, it must be her own fault. Prudence, diligence, and economy promote national prosperity; and vice, indolence, and prodigality involve national ruin."



The means of bringing money into a country, he said, laying down some plain business rules, are very simple, being nothing more than creating a demand for it. "If every man be obliged to get some money, every man must part with something to get money. This makes things cheap, and those who have money always choose to expend it where things are cheapest. If money is due from Virginia to Pennsylvania or Maryland, it must go thither, and the only way to get it back again is to sell something cheaper than Pennsylvania or Maryland will sell it."

Mr. Morris never wearied of bearing testimony in favor of free trade, and again and again admonished the governors as to the evils which they invited by embargoes. He had been a leading influence to abolish this system in Pennsylvania, being appointed by the legislature as its agent to furnish the army with the state's quota of specific supplies, just prior to his appointment as Superintendent of Finance. In this work he was opposed by many Pennsylvanians who believed in a different policy. He was told that he must personally answer for it if the army suffered as a result of the repeal of the law. But in a few months all that he had foretold came to pass. All the ships in the service were busy carrying flour to the French and Spanish islands. The port of Philadelphia was filled in return with vessels laden with West Indian produce which brought with them some European goods and Spanish dollars. Flour, to the amazement of the people, still remained plenty, and there was not a day, Mr. Morris asserted, when he could not buy five to ten



thousand barrels in Philadelphia. The price in the meantime had fallen from 28 and 30 to 17 shillings, and he thought 15 shillings or two hard dollars would soon suffice to buy 112 pounds. "Commerce should be perfectly free," he argued, "and property sacredly secure to the owner."

In 1782 he gave some useful advice to the Governor of North Carolina, who had prohibited certain classes of merchandise from being taken out of the state lest none might remain for the use of the United States. While he might be suspected here of exceeding the authority with which Congress had vested him, such a consideration seldom deterred Robert Morris when he saw an opportunity to perform what he considered to be a patriotic service. He said to North Carolina on the subject of its embargoes: "While I feel it my duty to require justice for the United States, it is equally my duty to take care that equal justice be done to the several states, individually considered, as well as to individuals which compose them. I am therefore to request that all such restrictions be taken off. They sour people's minds, destroy the spirit of industry, impair by a rapid as well as a certain progress the public wealth of the state, producing a dearth of the things embargoed, enhancing the prices far more than they could have been increased by any other mode. Whereas perfect freedom makes the people easy, happy, rich, and able to pay taxes, and the taxes when paid can be expended amid a plenty of products, and consequently be expended to advantage. I say a plenty of products, because I know that liberty to



dispose of them to the greatest advantage will encourage men to raise them and produce a plenty."

Many times Mr. Morris was compelled to iterate and re-iterate that no more taxes would be received in the form of specifics. Congress asked only for men and money, he complained, and it got officers and a few supplies bestowed with a sparing hand. Goods were not called for, nor would they be taken for the service of 1782. "If these plans are broken in upon and every state again permitted to expend the money of the Union according to their pleasure," he wrote to Congress, "it will be impossible to conduct the affairs of America either with regularity or economy." He wished Congress to pass a resolution that money advanced by any state to the officers and soldiers of the American army, as pay for the year 1782, be not credited to the state making such unauthorized payment and be considered as a "free gift." To Maryland he wrote that "no articles can be admitted in deduction from the amount of the quota," for 1782, but payments in cash. He would "pass no other expenditure," and while Congress might do so if they chose, "I persuade myself that they will not," he said, "because if every state is permitted to spend the money raised within it as it pleases, there is no longer any need of such an institution as Congress." Only an absolute prohibition, he argued, can prevent "those intricate accounts which hitherto have involved everything in a labyrinth of confusion."

But in spite of his rigid determination, so frequently



expressed, there were many cases in which Mr. Morris must accept supplies or receive nothing. He was obliged to take specifics in the Carolinas and Georgia, where the Southern army, under General Greene, lacked the commonest necessities of daily life. He secured tobacco from Virginia and sold it in Europe for specie, thus being led into commercial transactions of magnitude, which were sometimes very profitable to the Continent. Again and again he was compelled to take various kinds of merchantable goods from some dilatory state in the hope of converting them into cash to meet the pressing demands of the contractors.

The system of taxation which prevailed under the Confederation was peculiar. It seemed an absurdity that the Union should have the right to a tax and yet be without the power to enter a state to collect it. It was a constant study with Mr. Morris to go as far as he constitutionally could in the exercise of his financial functions, never forgetting, when he felt the limitations which the system imposed upon him, to call attention forcibly to its grave defects. Congress, early in the progress of the war, had appointed loan officers in the various states who negotiated domestic loans of money and property, issuing therefor interest-bearing certificates. When the interest could not be paid in money, fresh certificates were granted. Mr. Morris was unalterably opposed to all such financial methods, and he had no sooner become Superintendent than he sought to displace these officers. The loan office system, he declared,



in a communication to the President of Congress, is "an expensive and a pernicious establishment, without being attended with a single good effect to compensate the mischief." He early wrote the various loan officers, formally notifying them of his plans for the reorganization of the Treasury Department, which would make their further services unnecessary to the Union, and requested each one to settle his accounts with the government, and transmit an accurate list of all the certificates he had issued with the dates, sums, terms of payment, and other information essential to the preparation of a correct statement of the public debt. The commissioners of the loan offices had many friends. It was argued that they still ought to be utilized in such new system as Mr. Morris might introduce, and although the Financier had shorn them of all their powers, they continued to keep up a show of existence in 1784, therefore to the end of his official term.

The Superintendent of Finance desired to appoint a receiver of Continental taxes for each state, and there was a loan officer in each state eager for fresh occupation. But Mr. Morris had set his heart upon efficient agents of his own. In changing from the system of specific supplies to the contract system, based on cash requisitions, he considered it to be essential that the Union place representatives in the states, who, while they could not collect the taxes directly from the people, might receive the money from state collectors and forward it to the Continental Treasury. Congress, by



Act of November 2, 1781, resolved that the taxes in each state should be turned over to the commissioner of the loan office for that state, or such other person as the Superintendent of Finance might appoint, and with this charter of authority he delegated the duty to Continental receivers.

He selected these officers very carefully. They were men of whom he had personal knowledge, or else came very well recommended to him by state leaders in whose judgment he had full confidence. He went himself on horseback to Delaware to seek a receiver for that state. To distant states he forwarded blank commissions to trusted political friends, in order that there might be no unnecessary delay, asking them to choose a suitable man for the position. For their remuneration the receivers were to keep a share of all they collected, one-eighth of one per cent, when suitable men could be had on these terms, rising to one-fourth and even one-half of one per cent in the smaller states whose total cash quotas were not large. Always a shrewd business man in public management, as well as in the conduct of his private affairs, he did not fail to point out to each receiver what sum was required of the state, and what the commission on the total amount would be when it had been collected and forwarded to the Treasury.

Because of the impossibility of making anything like the full collections, Mr. Morris had the greatest difficulty in keeping his receivers, as the paltry rewards were not sufficient to induce any but the patriotic to hold an



office which was so unremunerative and at the same time so unpopular. When receivers resigned, he sought new ones; but their duties were so unpleasant, especially after the Financier began to draw on them in anticipation of their collections, that to hold the position was a remarkable test of fealty to the American cause. Almost the only solace which these officers had came from the Superintendent's grateful letters when they sent him money, his friendly and encouraging advice to continue their exertions when they failed to make a weekly return, and a knowledge that if they were targets for public abuse as tax-gatherers, their chief suffered with them.

To those who defended the loan officers and argued that they should also be the tax officers, Mr. Morris offered three weighty objections. He urged in the first place that they had not settled their accounts with the Union already long depending; secondly, that many of them were unfit persons for their tasks; and thirdly, that if money provided by the states for current expenses should be placed in the hands of the loan commissioners, creditors, to whom interest was due on the certificates issued by these officers, would have taken it all, leaving nothing for more important purposes. Through his receivers Mr. Morris was enabled to maintain a watchful guard of the Union's financial interests within the states, and he aimed to appoint only men who could exert an influence in the legislatures to reform and improve the tax systems. Colonel Hamilton, who had



withdrawn from the army to take up the study of law in New York, was urged to become the Continental receiver for that state. Hamilton demurred. He said that with him time was precious, as he planned soon to pass the bar examinations. Morris pressed him to look after the duties of the office in intervals between his studies, and he finally acceded. "It is not in the spirit of compliment," Hamilton said, "but of sincerity, I assure you that the opinion entertained of him who presides in the Department was not one of the smallest motives to my acceptance of the office." He explained, however, that, in so far as he could see, there was nothing for a Continental receiver to do in New York State. The business of making collections was entirely in the hands of the county treasurers. No part of the taxes gathered was legally appropriated to Continental purposes, nor was any agent within the state definitely authorized to make payments to a Continental officer. These facts were not new to Mr. Morris. "The mode of laying and levying taxes is vicious in the extreme," he said, but he thought that Hamilton could be greatly useful in bringing influence to bear upon the legislature. "Your situation in the army," he wrote to the distinguished young New Yorker, "the present situation of that very army, your connections in the state, your perfect knowledge of men and measures, and the abilities which Heaven has blessed you with, will give you a fine opportunity to forward the public service by convincing the legislature of the necessity of copious supplies, and by con-



vincing all who have claims on the justice of Congress that those claims exist only by that hard necessity which arises from the negligence of the states."

But the state legislatures were not to be influenced so easily. Each had its own system of taxation which it was very obstinately attached to. Taxes which were laid were not collected. The time of payment was extended, and taxes were actually remitted by the state legislators. They were constantly anxious to remain popular with the people who clamored under the oppressive burdens of the war. "Many who see the right road and approve it," Morris observed in a letter to Dr. Franklin, "continue to follow the wrong road because it leads to popularity. The love of popularity is our endemic disease and can only be checked by a change of seasons." But the Superintendent yielded to no discouragement. He actively supported his receivers in their effort to wring money from the reluctant states. He declared that on non-payment of taxes his agents ought to have the power to issue executions against the persons and estates of state officers who should fail to make proper returns to the Continent, and finally instructed his receivers to publish the paltry receipts in the state newspapers, so that the public might see for themselves how shameful was their financial deficiency. The people of the various states could then form some correct measure of their own patriotism. The order was openly and generally resisted by the governors, who urged that it would give information to the enemy



which he should not possess, but Morris observed characteristically that the financial condition of the Union was "a matter of too great notoriety to be concealed." "Men are less ashamed to do wrong," he philosophized, "than vexed to be told of it;" and he persuaded himself that publicity would exert a salutary effect.

As his term wore on he worked himself into closer and closer quarters with the legislatures. Thomas Tillotson followed Hamilton as receiver for New York, where there was much loud murmuring that the Continental quotas were too burdensome. "The members of the legislature consume by their wages in long sessions very considerable sums," Mr. Morris wrote to Tillotson, "and yet growl not a little at requisitions for necessary services. I wish, Sir, you would obtain an account of all the monies which have been applied in this way since the last day of the year 1780, and then publish under each other the sums paid for the United States and those for support of their assemblymen." Following such a course Mr. Morris's receivers complained that they were looked upon as "licensed spies." He told them to accept the appellation if the people chose to confer it on them. As for himself he would prefer to call the officer "an inspector on the part of the Union to take care of its interests in the states."

No love of popularity could cool the ardor of the Superintendent of Finance. Virginia still bitterly complained that he had drained the state of specie so that



the people could not pay their taxes. He gave them a Roland for their Oliver. "The complaint," he said, "is not founded in an anxiety either to pay their private debts or contribute to the public service, but arises from the want of means to purchase foreign superfluities and administer to luxurious indolence." He foresaw their distress, he said, and added, "If I could form any hope that they would listen to their real friend, I would lay a plan for their relief, but there are people in the world whose temper and conduct are such that it is impossible to do them good."

No state was the recipient of more plain remark than Connecticut. To the Governor on July 31, 1782, Morris wrote:—

"As to the complaint made by the people of a want of money to pay their taxes, it is nothing new to me nor indeed to anybody. The complaint is, I believe, quite as old as taxation and will last as long. That times are hard, that money is scarce, that taxes are heavy and the like, are constant themes of declamation in all countries, and will be so. But the very generality of the complaint shows it to be ill founded. The fact is that men will always find use for all the money they can get hold of and more. A tax-gatherer, therefore, will always be an unwelcome guest, because his demand must necessarily interfere with some pleasurable or profitable pursuit. Hundreds who cannot find money to pay taxes can find it to purchase useless gewgaws and expend much more in the gratification of vanity, luxury, drunkenness, and



debauchery, than is necessary to establish the freedom of their country."

To his Connecticut receiver the Superintendent wrote, in 1784, "Before your towns cry out against further taxation, let them first pay what they ought to have paid near two years ago." To cover their own negligence and deficiency they adopted the favorite device of insinuating that Mr. Morris made no statement of the purposes to which he applied the public monies. "They shall not wait half so long for accounts of expenditures," he answered with biting satire, "as they have obliged me to wait for money which I was obliged to expend before I received it. The people have a right most clearly to accounts of the appropriation of what they do pay, but those who clamor on the present occasion stand in an awkward position when they ask accounts of what they do not pay."

But while Mr. Morris in his relations with the states through the receivers could be very severe, his supply of patience and of good humor was in general unfailing. In acknowledging the weekly reports of his "spies" he never wearied of uttering a wise or kindly word. "I only wish that every member of every legislature on the Continent," he said to one, "were so much teased, harassed, and tormented to do what the legislatures alone can do as I am to do what I alone cannot do."

"I hope you will make the proper representations," he wrote to the receiver for Massachusetts, "and assure them that unless the most solid reliance can be placed



on the supplies, it is not only impossible to conduct the public business with economy, but that it will soon become impossible to conduct it at all." "I blush at the shameful deficiency of the states," he wrote again. Another was told that his return was "shamefully little," while to an officer, who had been more successful with his collections, the Superintendent wrote: "I am in hopes that the stream of revenue will now flow plentifully. God knows we stand sufficiently in need of it."

He deplored the fact in one of his numerous letters to Massachusetts that "such pitiful collections are made in one of the first states of the Union," exclaiming, in some passion, as he thought of the soldiers soon to be discharged and sent home, "For Heaven's sake urge the speedy payment of considerable sums, that we may do something toward the relief of those brave fellows who will be obliged to beg or do worse if they are to be so shamefully deprived of their due."

Again appealing to state pride, he addressed a receiver in his semi-humorous way as follows: "I hope you will not cease your importunities until such payments be obtained as shall comport both with the dignity of the state and the wants of the Union."

To another tax agent his words were, "I cannot but lament the deficiency of receipts which has long been an unpleasing characteristic of your state."

Acknowledging an envelope which was empty except for apologies and promises, Mr. Morris wrote that



"although they contain no receipts yet they wore a good aspect of hope which is a diet we have long lived on."

"Taxes do, indeed, come slowly in," he mused another time, "and my situation requires more ample collections, but I must bear my grief as I may and wait for better times."



## CHAPTER V

### BORROWING AND RETURNING

IF the states contributed nothing or almost nothing for the support of the Union in the closing years of the war, from what source were the means derived to maintain the pretence of government and subsist the troops? This money came through foreign loans, the advances made by the Bank of North America, the Treasury notes issued in anticipation of the collection of taxes and drafts on foreign ambassadors, bankers, and the state receivers. Morris had sound ideas on financial questions, and any irregularities in his conduct were not induced by lack of knowledge. In an understanding of the intricate problems of the currency, he was outranked by no man in the colonies, unless it be Alexander Hamilton.

\* On January 7, 1782, Congress had directed him to prepare and report a table of rates at which the different species of foreign coins should circulate in the United States. On January 15 he presented his famous report on the currency, in which he not only discussed the whole question of standards, coinage, seigniorage, and the circulation of money, but also set forth his plans for the establishment of a mint. "The ideas annexed to a pound, a shilling, and a penny," he observed, "are almost as



various as the states themselves." It was, at the time, as necessary to make calculations in inland commerce as on foreign exchanges. "The commonest things," Morris said, "become intricate where money has anything to do with them." In weights and measures there was no room for the misunderstanding that arose whenever values were mentioned. "A farmer in New Hampshire, for instance, can readily form an idea of a bushel of wheat in South Carolina weighing sixty pounds and placed at one hundred miles from Charleston; but if he were told that in such situation it is worth twenty-one shillings and eight pence, he would be obliged to make many inquiries and form some calculations before he could know that this sum meant in general what he would call four shillings; and even then he would have to inquire what kind of coin that four shillings was paid in before he could estimate it in his own mind according to the ideas of money which he had imbibed."

The coins in circulation were all of foreign manufacture. While there was much English and French money, Spanish dollars were perhaps the most familiar standard. These passed in Georgia at five shillings, in North Carolina and New York at eight shillings, in Virginia and the four eastern states at six shillings, in South Carolina at thirty-two shillings six pence, and in all the other states at seven shillings six pence. It was Mr. Morris's hope to create a condition of affairs under which the same names would mean the same things in all parts of the United States. He desired to establish a legal tender



of definite and assured value which would be secure from debasement, sweating, clipping, and counterfeiting. "There was, at the time, no safety against foreign trickery," said Morris. "If, for instance, the King of England, or any of his Birmingham artists should coin guineas worth but sixteen shillings sterling, our citizens," he observed, "would readily and freely receive them at twenty-one shillings sterling."

While he was not uninformed as to the arguments in favor of bimetallism, he wished the United States to have but a single standard. "Since the money standard affixed to both the precious metals will not give a certain scale," he said, "it is better to make use of one only." Gold was too scarce and too valuable for use as a circulating medium. He urged, therefore, that Congress should make all values estimable in silver, although he clearly foresaw that it would be liable to fluctuations as the supply of it increased or diminished. Mr. Morris had already brought to Philadelphia from Boston a considerable quantity of "public copper," and its coinage awaited the pleasure of Congress. "The necessary machinery of a mint can be easily made," he said, "and there are persons who can perform the whole business. If Congress are of opinion with me that it will be proper to coin money, I will immediately obey their orders and establish a mint. And I think I can say with safety that no better moment could be chosen for the purpose than the present; neither will anything have a greater tendency to restore public credit; for although it is possible that the new money



will at first be received with diffidence by some, yet when it has been fairly assayed, it will gain full confidence from all, and the advantage of holding the only money which can pay debts or discharge taxes, will soon give it the preference over all and indeed banish all other from circulation."

The Financier, in the meanwhile, had anticipated Congress, as he was wont to do, by bringing on Benjamin Dudley, of Boston, to execute his plans for the establishment of the first United States Mint. This was in September, 1781, and if Dudley had not already started, he was requested to join Francis's treasure train, which carried the French money overland to Philadelphia. The expert was urged to come at once. "As the business on which I want to confer with you is important, and will not admit of delay, I hope to see you speedily." On February 16, 1782, Morris was in conference with a committee of Congress in the State House on the subject of a mint. The members voted in favor of its establishment unanimously, and a few days later, February 21, Congress itself approved of the project. Dudley was set to work immediately. He visited the Office of Finance frequently to lay his plans before Mr. Morris. Once he reported that "a Mr. Wheeler, a smith in the country," could make the screws and rollers, wherefore the man was employed for the service. Two buildings were suggested in which to install the machinery—the Dutch Church then unoccupied, and the Masons' Lodge. Wheeler brought models of his rollers, and Dudley was directed to consult with Francis



Hopkinson and David Rittenhouse regarding the construction of the machines. The project, however, moved forward very slowly. In July, 1782, Morris writes in his Diary that Dudley was "very uneasy for want of employment," for which reason he was sent to assist a Mr. Byers in establishing a brass cannon foundry at Springfield. It was not until April 2, 1783, that the Superintendent of Finance received the first piece of silver coin made from the American presses; and a little later, on April 23, specimens were forwarded to Congress with a request that a committee might be appointed for further conferences on the subject. Nothing came of all these preparations. Morris was without money to pay for the experiments. On August 19, 1783, he sent for Dudley, who was informed "of my doubts about the establishment of a mint," since Congress and the states were so sparing of their coöperation, and after many visits the man's accounts were finally settled in 1784, thus closing a not very brilliant chapter in American financial history.

The war would not wait for a coinage system or a mint, and none knew this better than the Superintendent of the United States' finances. In lieu of other currency he supplemented the notes of the Bank of North America with his own notes, which soon came to be generally known as "Long Bobs" and "Short Bobs," according as they had a longer or shorter time to run. These were issued in anticipation of future collections of taxes in the states, and were drawn to the order of his "cashier" and partner, John Swanwick.



They were struck on a copper plate, numbered, lettered, and signed in Morris's own handwriting for \$20, \$50, \$80, and even larger sums. That counterfeiting might be prevented, the Financier deputed an agent to go to the paper-mill with the mould and scrutinize the entire process of manufacture. This agent must closely watch the workmen, count every sheet of paper, and take the mould with him whenever he left the mill, finally fetching it and the sheets back to Philadelphia. All precautions, however, did not avail against the counterfeiters. "The whole Continent seems to combine against the federal government," writes Mr. Morris. "For, while the several states leave us in extreme indigence, the profligate are busy in undermining those anticipations which form our only support." He succeeded finally in locking up "the knot of villains" who were imitating his notes, but it was necessary to be alert very constantly to prevent their being sold at a discount. Through his receivers he covered the whole Union pretty thoroughly, and they had orders to redeem both Bank of North America notes and Swanwick notes in coin whenever they were presented for redemption. When a receiver complained in November, 1783, that no notes could be found for a remittance to the Treasury, Morris requested him to place an advertisement in the newspapers: "Wanted by George Olney, Receiver, etc., notes of the Superintendent of Finance or bank-notes, as he has some cash on hand to be exchanged." The notes, when redeemed and forwarded to Mr. Morris by the receivers, were to



be cut into two parts. One-half was to be sent by one post, and the other half by the next, so that if any accident should occur, the Treasury would be safeguarded against confusion and loss.

The Virginians still attacked Morris's policies and plans. Many of his notes had gone to the South, where his agents were instructed to put them out at par. "The views of those who oppose the circulation of the notes I will not guess at," said the Financier, "but I hope they may be virtuous and honorable motives, in which case I shall only pity a want of understanding to discover the true interests of their country. If they are not of the value of money, the quota will be more cheaply paid; and, on the other hand, if they be as valuable as money, what objection can lie against them?"

All these notes were redeemed by Mr. Morris at their face value, and while many questioned their worth, his good faith, and his ability to fulfil his promises, they in general circulated at par in all parts of the Union. Thus, as has been observed, "At the very epoch in which the credit of the government was almost entirely annihilated, and its bills nearly without value, that of a single individual was stable and universal."

In treating the bank's notes as his own notes the Superintendent of Finance gave powerful support to that establishment. But in spite of all he had done and was doing to forward its operations, the directors



must often urge him to repay their loans. The bank's doors had been less than six months open when Morris wrote in his Diary: "Mr. Thomas Fitzsimmons, one of the directors of the bank, came to inform me that the bank are of opinion that they cannot, with propriety, discount any more notes for me, nor make me any further advances until some of the former engagements are discharged. In this determination I acquiesce, because it appears right and consistent with that prudence and integrity by which they ought to be governed."

For long periods his office was without the means to make these repayments. Several times officers and committees from the bank were obliged to wait upon him and press him for money. When the date for his retirement approached, the directors told him plainly that they had relied upon his pledges, frequently repeated, to discharge all his indebtedness to them before committing the Treasury to other hands. They had made their loans to him and not to the United States government whom no man trusted. His word of honor and his solicitude for the safety of the bank were powerful motives to hold him in his office longer than he intended or desired to occupy it.

But with bank, bank discounts, Swanwick notes and all, Morris and his country would have fared ill indeed without foreign loans. These the Superintendent sought everywhere, and he wrung them out of Paris and Amsterdam at the sword's point, that is to say, by unauthorized drafts. Congress had almost exhausted the gen-



erosity of Europe before the finances had passed into Morris's hands. In 1779 and 1780 bills had been freely drawn on the American Ministers in Europe,—Franklin at Versailles, Jay at Madrid, and Adams at The Hague. It was a method of securing the immediate use of money, for the bills could be sold before they had gone to Europe for collection, and before there was assurance indeed that funds were at hand to meet them. Nearly all the bills eventually found their way to Franklin in Paris, who went to the French Ministry so often with his appeals in order that the paper might not be protested and the American credit ruined, that he was finally denied further audience. France's refusals were particularly emphatic. The United States had received 3,000,000 livres in 1778, 1,000,000 in 1779, 4,000,000 in 1780, 10,000,000 in 1781, besides 6,000,000 in the same year, which was a gift from the King of France and need not be repaid.

Although Morris, on assuming office, knew that little more was to be expected at Versailles, he did not despair, and paid his addresses through the Minister to that as well as other European courts. To Franklin he directed an eloquent appeal. "An argument of no little weight," he declared, "is that which applies itself directly to the bosom of a young and generous prince who would be greatly wounded to see that temple, dedicated to humanity, which he has taken so much pains to rear, fall at once into ruins by a remission of



the last cares which are necessary for giving solidity to the structure." He had little hope of pecuniary aid from other quarters. "It is in vain," he wrote to Congress early in 1782, "that expensive establishments are kept up to solicit succor from Spain who appears neither able nor willing to afford it; from Holland who seeks peace, and not to increase the causes of war; or from Russia, who seems more inclined to crush than to support us." Early in his term he had addressed a letter to John Jay at Madrid, urging him to secure a large loan from the King of Spain. "Small sums," he observed, "are not worth our acceptance, and I may add they are unworthy the dignity of his Catholic Majesty." Jay was charged with the task of representing to the Spanish court that great benefits would accrue to it, should America become a free and independent country. He suggested that when once rid of the British redcoats, we might assist Spain "in the reduction of the Floridas, and Bahamas, and perhaps of Jamaica," and, looking still farther ahead, added, "We shall then also be in a situation to secure Nova Scotia, thereby depriving Great Britain of her principal resource for ship timber, and enable us to furnish that essential article to the navy of Spain on cheaper and better terms than it can be had elsewhere." His idea of what the loan should be was characteristically expressed. "The sum of five million dollars," he said, "may perhaps be sufficient for our present emergencies; but if a greater sum can be obtained, we shall thereby become



more extensively useful." He hoped, too, that money might be secured in Portugal.

While no aid came from either Spain or Portugal, he was made glad by the announcement that France would give 6,000,000 more to be drawn at the rate of 500,000 livres monthly. The King made it plain through his Minister Luzerne in Philadelphia that this additional sum was granted because of the confidence felt in Mr. Morris's administration. It was a godsend to the Superintendent of Finance, who was almost without resources at home. With this permit he began his sensational operations with foreign bills, selling them for large sums through different bankers in different European cities, often without the slightest knowledge as to how they would be paid. The King and Count de Vergennes had occasion many times to doubt whether their confidence had not been misplaced. In 1782 he had overdrawn his account in France to the extent of three and a half million livres. The French Minister in Philadelphia demanded an explanation of Mr. Morris who blandly declared that he had miscalculated the amount in hand. He always hoped that the money would be forthcoming from America's friends in Europe before the bills were presented for payment. They were sent a long way round, often through Havana and Cadiz, in order to get advantage of the exchange, and to gain time, which was absolutely necessary to such a Treasury as that over which Mr. Morris presided. In May, 1783, he wrote to M. Grand, the banker for the United States in Paris, that he was certain "the court



would not suffer us to be dishonored for a small sum." When Thomas Barclay was sent out as a Commissioner to settle the Continent's accounts in Europe, Morris with grave humor was much exercised lest some of the bills had been paid twice, a contingency which was not very likely to happen. "The bills drawn by order of Congress at long sight on their ministers, as well in Spain and Holland as in France," he writes, "have involved the affairs of my department in a labyrinth of confusion, from which I cannot extricate them. I know not what has been done respecting them, and only know that ever since I entered into office they have not only plagued and perplexed me, but they have invariably consumed the resources on which I had formed a reliance."

"Those accursed bills" he called them. "The protest of any public bills, particularly any which I should draw," he added, "would reduce our affairs here to infinite distress." He urged Franklin, Jay, and Adams, although each one of them knew to a certainty that more bills were circulating than they could pay from any funds at their disposal, to look after the accounts of the United States, "lest, on the one hand, I should risque the public credit by an excess of drafts, or on the other leave their monies unemployed while they experience severe distress from the want." "Mr. Morris has drawn afresh by this vessel," wrote John Adams to Jay in 1784. "Let me beg of you and the Doctor to advise him to stop his hand. It is ruinous to borrow money in Europe upon such terms, but it will be more ruinous to let the bills go back. My situation



is very disagreeable." But Mr. Morris was quite intractable. To the European bankers he sent glowing accounts of the wealth and resources of America. "Let it be remembered," he urged on one occasion, "that a century ago the place from which this letter is written was an unlimited forest; that the whole state of Pennsylvania did not produce enough to support five hundred men after the European manner, and that every other part of America was a little earlier or a little later in the same situation. But now this very city is worth more than all the public and private debts put together which we owe to Europe."

A loan was opened in Holland. Efforts to secure funds from the government at The Hague having failed, a public loan negotiated through Dutch bankers under guarantee of the French government was arranged. This enterprise was at first very disappointing. Mr. Morris complains that in December, 1782, the subscriptions did not amount to 1,000,000 florins. The costs and charges greatly reduced the net proceeds of the operation. He feared that the loan would not go beyond two millions out of the five millions for which it was opened. It was on this fresh prospect of foreign aid that the Financier had made his extensive anticipations. Whatever its shortcomings, this loan, which is largely to be credited to the diplomatic skill of John Adams, saved Mr. Morris's administration from a great deal of disgrace. In October, 1783, the Superintendent of Finance drew three bills against the Holland loan at 150 days' sight, each for 250,000 guilders, in favor of John Ross, Peter Whitesides, and Isaac Hazel-



hurst, all solid business houses in Philadelphia. Selling the bills at a favorable rate of exchange, he got the use of about \$300,000 for three months or more before the money would need to be paid in Amsterdam. One of these bills, Ross's, caused him great anxiety, as he had learned, on information, which proved unreliable, that Ross had remitted the bill and was drawing on the credit of it. He begged the bankers in France not to dishonor it. "If, gentlemen," he pleaded, "you have a sufficient confidence in me or in my country, you will comply with my request, provided your own convenience will in any wise permit. If you have not that confidence, I must lament it as a misfortune." If they should grant him this favor, he promised that he would not quit office until the sum was fully repaid.

As it happened the alarm was not justified, although the crisis was not long delayed. In March, 1784, Mr. Morris wrote to the President of Congress that bills to the amount of \$530,000 on Holland had been protested for non-acceptance. This was the most desperate period in his administration. By no means could any more money be extracted from France. In the French view the war had ended, and, while Franklin had faithfully cared for Morris's drafts and over-drafts as long as he could, the burden now fell on John Adams and the bankers of Amsterdam. "It is an old saying," mused Mr. Morris about this time, "that when things are at the worst, they must mend. I will not pretend to say whether they are now at the worst, but I am sure they are bad enough in all conscience."



In anxiety hourly for many weeks, word finally came to Philadelphia that the bills had been saved by the payment of a higher rate of interest. Terms were made which Adams declared to be "enormously avaricious," but the point had been gained. The honor of the country and its Financier were safe, and there yet remained only the hard words which such methods were certain to engender. The French ministry told Franklin and Jay at Paris that it was easy to be a financier and draw bills when others provided the funds to pay them. Another time it was intimated in plain terms that the court was not treated with a proper degree of delicacy, kings and foreign ministers being degraded to the rank of "cashiers." "I wish," Morris wrote to Jay when the news reached him, "that the ministers in France were sensible of one truth, which is, that my administration either saved them a good deal of money or a great deal of disgrace; for if I had not undertaken it when I did, they must either have advanced ten times the amount I received, or have deserted America after having undertaken her cause, and perhaps have been obliged to subscribe to very indifferent terms of peace for themselves."

It was Willink and Co., the Amsterdam bankers, however, to whom Mr. Morris owed and offered the frankest explanations. On September 30, 1784, near the close of his term, he wrote to that firm whose offices were so freely employed in the negotiation of the Holland loan: "I agree with you in the sentiment that there is danger in drawing before we know that the funds are placed,



and I do believe that the protest of my drafts forced you into higher terms than might otherwise have been settled with the undertakers. But, gentlemen, it is no uncommon thing for a government to find itself in situations where nothing is left but a choice of evils, and where the smallest of these evils will be a very great one. When you see the public accounts of my administration, you will see that if bills had not been hazarded without a certainty of funds to answer them, we could not have made head against the enemy, much less could we have forced him into a treaty of peace, which (had we been in the very best circumstances) could not have been more advantageous to us. I do not, however, approve of risques, and if I were to continue longer in administration, I would pursue a conduct directly the reverse of that which I have hitherto observed, and, without making a single anticipation either at home or abroad, wait quietly for the revenues, and in the meantime the service might suffer for want of the expenditure. This would in time of peace produce only a little murmuring and discontent, the consequences of which would prove beneficial. But when a country is at war for political existence and the life and fortune of every citizen dependent on the controversy, the stake played for is too great to mind a risque which may involve the loss of two or three hundred thousand guilders, when that risque is necessary to save the game."

Questionable, but necessary, in a somewhat similar way, were Mr. Morris's commercial transactions. When he



dealt in tobacco and rice, and bought or sold horses, cattle, or ships, he invited criticism. It was inevitable even when the business turned out well for the United States. His most important operations were in tobacco which came chiefly from Virginia. Many cargoes were sent to Europe on Continental account by arrangement with British and Dutch traders. At times the Virginians failed to supply Morris with the tobacco which he had contracted to deliver. Again the purchasers, when it reached them in Europe, declared it to be "rotten." He procured himself infinite trouble in a desire to manage this tobacco business with advantage to the government.

In January, 1782, when George Abbott Hall was sent to South Carolina to act as receiver of Continental taxes for that state, he was at the same time commissioned to serve as Morris's commercial agent. Hall left Philadelphia with a train of teams loaded with supplies for the Southern regiments, and a warrant for \$20,000 to purchase indigo. It was, Morris tells us in his Diary, "to be sent hither by the return wagons that would otherwise come back empty, whereas I expect by this plan to clear on the indigo as much money for the public as will pay for the hire of the teams." The indigo was to be purchased at a half-dollar a pound and as much cheaper as possible. If there were none to be had, Hall was authorized to buy skins and furs. No money was to be expended when credit could be secured, and if any balance remained, small advances



were to be made to General Greene. But Hall found it no more feasible to purchase skins and furs in the South than indigo, and he was chiefly occupied as a money changer—buying up Morris's notes in order to keep them in circulation at their face value. In 1783 the Superintendent of Finance authorized him to receive rice for taxes due the United States. It must be of as good a quality as possible, and be shipped on favorable terms of freight from the nearest Carolina port to the bankers in Amsterdam, to whom tobacco was being forwarded constantly from Virginia.

Morris not only exported; he also engaged in an import trade on public account. Soon after he was appointed Financier, he wrote to John Jay at Madrid, asking our representative at the court of Spain to arrange for shipments of salt to this country. Vessels were to be procured either by purchase or charter. If they were bought outright, it was specified that "they should be fast sailers with good sails and rigging well found and fitted, and if armed, so much the better." Furthermore, "honest, active, industrious, and faithful masters must be provided for these vessels, and they must all come addressed to my order directed for this port, with liberty however to get into any safe port they can." All the commercial operations which Morris, as an experienced trader and shipmaster, planned were not carried through, and it was fortunate for the Financier that this was so, else his enemies might have found many more points at which to attack his public reputation.





*Mary Morris.*

From an etching made for Charles Henry Hart, after Trumbull's portrait  
of Mrs. Morris.



Morris's interest in Cuba persisted until the end of his term. The unfortunate voyage of the *Trumbull*, in 1781, which was laden with flour, the captain carrying directions to the United States' agent in Havana to sell bills for specie and return with it to Philadelphia, did not discourage the ever sanguine Financier. In May, 1782, the *Alliance*, under Captain Barry, was despatched to Havana with the design of importing silver to the amount of one hundred thousand Mexican dollars, through Robert Smith, who still represented the United States at that port. The ship had but just returned from France. The captain carried thirty, sixty, and ninety day bills, drawn upon Grand in Paris, through Harrison and Co. of Cadiz. The Chevalier de la Luserne in Philadelphia guaranteed their payment, and they were to be sold to the Governor of Havana for hard money. As with the *Trumbull* so with the *Alliance*, Morris planned every detail of the voyage. If the American ship should fall in with a French frigate, the sum was to be divided equally between them. If two frigates were at hand to act as convoys, each ship should carry one-third of the treasure, thus reducing the risk of capture to the lowest possible point. The *Alliance*, however, was barely out of the Delaware River when the British gave her chase. She was pursued down the bay and along the coast, finally making her way in safety to New London.

In November, 1782, Mr. Morris undertook another mission to Cuba, an adventure for which he came in for the



severest criticism both in and out of Congress. For this journey he selected John Brown who sailed on the *Duc de Lauzun*. She was convoyed by the *Alliance*. The explanations of this transaction, which Morris's enemies compelled him to make, revealed business methods which were sufficiently complicated to occasion remark if not actual suspicion. In 1782 the vendors of some United States bills sold them on credit. The notes taken from the purchasers were carried to the Bank of North America which discounted them. A number of bills had been sold to a Mr. Raguet who could not pay for them, when the bank pressed him for a settlement, whereupon he offered a ship, the *Duc de Lauzun*, then on the stocks. In default of other payment this vessel was finally taken. Mr. Fitzsimmons, in behalf of the bank, fitted her out as a merchant ship. She was sent off to Havana with salted provisions which had been laid up by General Washington, and at the time of no use to the United States, the cargo being filled out with flour specially purchased for the purpose. John Brown accompanied the vessel with \$200,000 in bills drawn upon Cadiz, which were to be sold together with the flour and provisions to the Governor of Cuba for cash. This mission failed as had the earlier Cuban ventures. The governor would not furnish specie to the United States, and the *Duc de Lauzun* remained as an asset on Mr. Morris's books. She was afterward offered to the King of France for 70,000 livres, which he considered an extravagant price, and remained as a bad bargain to be disposed of finally by Barclay, while he was in



Europe adjusting the accounts of the United States for 42,675 livres.

As Morris had remarked to General Schuyler upon the assumption of his duties as the Continental Financier, he had come into his office with "an empty treasury and a totally exhausted credit." He might have included in his inheritance a mob of persistent creditors, who called to see him not once but many times, and to all of whom he generously gave audience. While he labored at his desk from early morn until late into the night, and was busy with them much of the time that he set apart for the public service, they attacked him, too, upon the street in going to and coming from his meals. "It seems," he once complained early in his experience with the office, "as if every person connected in the public service entertains an opinion that I am full of money; for they are constantly applying, even down to the common express riders, and give me infinite interruption, so that it is hardly possible to attend to business of more consequence."

His bearing in reference to these creditors, to most of whom money was justly due for salaries or services, was characteristic. His desk was located in a room on the second floor, but nearly all the applicants asked, and indeed demanded, that they be shown up the stairway. He gave patient hearing to their various pleas for several months. At last, on New Year's Day, 1782, he decided that he must turn over a new leaf. "I have found personal applications from a variety of individuals for money so extremely troublesome, inconvenient, and improper,"



he writes in his Diary, "that I have this day desired the clerks in the office below to inform every person that shall want to apply to me for money to do it in writing, stating fully their respective claims, so as to enable me to judge thereon, and assure them that every such claim shall be answered. The greatest part of my time since in office has been consumed in hearing the tales of woe, which many of the public creditors relate, and which I cannot prevent in any other way than by declining personal interviews, and substituting this mode of hearing them in writing." The plan, however, did not prove to be popular with the creditors, for many were "in great wrath at being refused admittance," and the Superintendent was soon harassed as before by men with all kinds of grievances, which they were anxious to air in his presence.

His patient hearing of their wants and misfortunes continued until the following June, when he made a second attempt to introduce a reform. Then he writes: "Finding that the daily interruptions which I met with by persons making applications on various matters that chiefly relate to themselves, prevents my getting through the business of this office in the satisfactory manner I could wish, I have now determined to set apart three days in the week, when I will receive from the hours of ten to twelve all applications that are personally made. These days are Monday, Wednesday, and Friday, in each succeeding week, a regulation that will not only save my time, but also that of the persons applying, as those hours will be entirely devoted to them." This plan, too, was



destined to fail. Again Mr. Morris deceived himself. No device could stay the persistent creditors of Congress, and he was obliged to worry on with his troublesome visitors until the end of his term.

The methods which he adopted to save the public money, and prevent such small amounts as came into the Treasury, from being frittered away in the payment of old claims were numerous and ingenious. If this may have seemed a very disagreeable task, and one not equal to Mr. Morris's talents, it was by no means the most unimportant of his achievements as Financier. It was an initial duty by some means or other to stop up these small leaks in the Treasury, and to hold back the funds for larger needs that were constantly arising, and must be promptly satisfied if the soldiers were to continue in the field to prosecute the war.

While the demands upon him for money were at times a real aggravation, they often served, too, to amuse the Financier. At any rate, he made light of his troubles, and many curt entries in his Diary flow from his abundant store of humor:—

“To-day I had various fruitless applications made me for money.”

“Many applications for money, and none to give them.”

“This morning begins as usual with applications for money.”

“The usual applications for money this morning, which I shall use my utmost endeavors to procure, there being very little on hand this morning.”



“To my great surprise there was no application for money this day.”

“After preaching up frugality, I granted a warrant for \$2000.”

“Sundry teasing applications for money which I was obliged to decline.”

“I put them off as I have done several others.”

“Captain Wm. Hardy preferred sundry matters calculated for his own benefit which I was obliged to pass by, being out of that line of propriety I choose to move in.”

“I told him he must rub through another month.”

“Colonel Pickering for money which he cannot have.”

“Many applications for money notwithstanding my extreme poverty.”

“Having been so much deceived myself, I will not deceive others with expectations.”

“I insisted that he shall not come here to take up any more of my time so improperly.”

“Exceedingly teased this day with a variety of fruitless applications.”

“Sundry persons called upon matters of little moment except to themselves.”

“I ordered him to be paid not being able to resist his necessity.”

“Captain L’Enfant called and tried hard to persuade me out of some money, but I refused peremptorily.”

“Captain Castain pressed most exceedingly for money, but I was obliged to resist his importunities.”



In January, 1784, he wrote to two majors, one captain, and one lieutenant, who had sent him an impudent round-robin :—

“GENTLEMEN : I have received, this morning, your application. I make the earliest answer to it. You demand instant payment. I have no money to pay you with. Your most obedient and humble servant,

“ROBERT MORRIS.”

At other times the monotony of the situation was so great, that even Mr. Morris’s happy disposition would not allow him to see the bright side of the picture. “I could not see him,” he writes of one caller, “being hunted and fatigued to death.”

At another moment when his great store of patience was used up, he writes, “I begged they would exert themselves to support, instead of plaguing and distressing me with importunity.”

His annoyance at times was greatly increased on account of his large sympathies, and again and again did he lament the fact that he was unable to aid those who came to him in numbers, and seemed from their own stories to stand in such dire need of assistance. There is a note of sadness and regret in these words : “This day I have received a number of distressing, disagreeable letters from all quarters. Money wanted for the public service everywhere, and none ready or providing anywhere.”

Again Mr. Morris writes of an applicant, whose



appeal he was obliged to deny, "It hurt my feelings much not to be able to relieve him."

In another case he broke the news with sorrow in his heart.

Major Smith of Carlisle, Pennsylvania, also worked upon the Financier's sympathies. "This poor gentleman," he says, "I pity very much," but no help was secured, for Mr. Morris advised him in an unyielding, businesslike way, "not to spend his time and attention in seeking relief where it was not to be had."

After some pressing entreaties on another occasion he writes, "I lamented much his situation but cannot help him without opening a door that would soon ruin our *poor Treasury*."

It was General St. Clair who melted the Financier's great heart. "This gentleman's distress," Morris wrote, "is beyond description. Not a dollar in his possession at a time when duty calls him to camp and a starving family to remain behind him. I must therefore supply him some way or other, but it is exceedingly hard to advance perpetually my own money to those whom the public distress by non-payment." St. Clair called at the office more than once, and at last Mr. Morris gave him \$320 from his private purse, to be taken at some future time from the general's pay, if the government should ever develop an ability to reward its faithful servants. To a later appeal by General St. Clair for further payments Mr. Morris wrote, "A claim like yours, founded on justice and enforced by other motives of the most pressing kind, ought



to be complied with, and when by a total inability I am obliged to refuse it, your sensations cannot be more disagreeable than mine."

At other times our Revolutionary Financier exhibited still other moods. He made excuses. He almost uniformly told those who applied for payments on account, that it was his rule to make no partial payments. It was a policy of which he could not approve. If it were a just claim, he would pay all or nothing. But as he had not the resources to enable him to liquidate the whole debt he must decline making any present settlement. It is true that the troops on their way to Yorktown received a payment on account, but this step was taken only at the pressing instance of General Washington. While many creditors were sent away on this plea, in other cases Mr. Morris was obliged to break his rule. When no other method offered, he must satisfy just demands in cash, although he first tried and often succeeded in settling the account by putting the sum out at interest, in benefit of the claimant, or in a worse case he would pay a part of the amount due and carry the balance as a credit at current interest rates. In short, every possible device was resorted to to withstand the attacks which were incessantly directed against the Treasury.

There seemed to be scarce one man in the Colonies who did not hold some pecuniary claim against the government. Some had come to Philadelphia to present their accounts in person, and found themselves without money enough to return home. Others had not a



himself who had asked for a sum to carry stores to military posts in northern and western New York, Mr. Morris wrote, "Every new demand for money makes me shudder."

With many others, Morris satisfied his conscience by denying personal responsibility for the debt and referred the claim to the Paymaster General, the Secretary of Foreign Affairs, Congress or the negligent states which were not paying their quotas for the public service.

To a Continental officer, John Townes, whom he addressed as John Townes, Esq., with apologies since he was ignorant of his rank, Mr. Morris wrote: "No man laments more than I do the situation of military gentlemen in want of the pay that is due them, and it is one part of my study to provide a remedy. This, however, must be done by general system and not by partial dispensations, and you will be sensible that if I act the paymaster, I shall of necessity neglect, what is of much more importance, my proper duties. Whilst it was in my power, I was happy to administer to the relief of gentlemen who, like you, were involved in distress by misfortune, but the late movements of the army have drained me of the means, and I am obliged to refer you to the Paymaster General where your application should in propriety be made."

General Lincoln called at the Office of Finance to get an appropriation for covered wagons, but Mr. Morris gave it as his opinion that "we ought not to make more contracts until the states would pay taxes to en-



able a compliance with them, of which there is no present appearance." Many of the creditors were told to return home and make common cause with their neighbors in influencing the state legislatures to meet the requisitions of Congress, so that there would be money in the Treasury to pay their claims.

Baron de Frey, a foreign soldier of fortune, had applied to Congress for money to enable him to return to Europe. Having received nothing from that body, he called upon the Superintendent of Finance. Mr. Morris explained that this was a matter entirely out of his sphere, but that if the Baron chose, he would report to Congress his opinion in the case, which was that "they cannot consistently make grants of public money on the principles of generosity until such time as they are first enabled to pay the money justly due to numerous distressed public creditors." This attention, Mr. Morris says in recording the incident, was declined by the Baron, "and I hope," the Financier adds with some humor, "that he may arrive safe in his own country."

In still other cases Mr. Morris feigned great anger with his visitors, being deeply insulted by what they told him. In this rôle he was very successful. Now and again his callers said "many improper things in great passion" to which he was obliged to reply "in some warmth." His interview with Cornet John Middleton is an amusing illustration of one of the great Financier's official moods as well as an evidence of how the Office of Finance and the War Office sometimes played at the game of battle-



dore and shuttlecock. Middleton had called on Morris to secure enough money to carry him back to General Greene, then operating in the Southern states. He had been sent north on public business by the Southern commander. He had already written to the Office of Finance for money. Failing to receive it, he called in person and was told by the clerk that he must have an order from the Secretary of War, General Lincoln. Securing no satisfaction at the War Office, Middleton returned to the Office of Finance, and Mr. Morris himself is a witness to what subsequently occurred. "I repeated the same thing to Mr. Middleton," says Mr. Morris, "that he must have an order from the Secretary of War, but the Southern commissioner replied that General Lincoln had said this matter lay solely with me, and referred him to me for the money necessary to carry him back to his duty, adding, with some petulance, that he did not understand being sent from one office to another and back again in such a manner, to which I replied, 'Then, Sir, you have my answer, which is plainly this, that I will not grant any money to military officers, but upon application or representation of the Secretary of War, and that all personal applications to me by officers on that subject was [*sic*] improper.' He said General Lincoln had sent him hither, and if there was an impropriety, it lay with him, but he supposed he knew what was and what was not within his department. I smilingly replied, 'Be it so, but I will not grant any money but through him,' to which he replied that he could not make me do it. I told him



this was very improper language, and was about to leave him when he explained that he meant by that expression no insult, but to intimate that he could not help himself. Thus we parted, pretty much dissatisfied with each other, although I presume that if this gentleman, and many others wanting money from the public, knew exactly my situation, they would find reason to applaud rather than blame my care and attention in the expenditures."

A few creditors, in the summer of 1783, actually drove Morris and Congress out of the city. Eighty Continental soldiers under arms marched into Philadelphia to collect their back pay. The Financier sent for President Thomas Willing, advising him to use precautions to protect the bank. The whole city was in a fright. Morris, as the mutineers marched to the State House, went to his own house to tell his family in order to "prevent improper alarms." He then took refuge in the home of a friend, whither the men would not be likely to pursue him, "to await the event." In the evening he visited the President of the state to urge that the militia be called out, but his mission failing, he was ready to listen to the advice of a Committee of Congress, of which Fitzsimmons, Wilson, Hamilton, and Peters were members, to leave the city secretly with that body for Princeton, Hamilton fearing that if they remained, the Financier or some of the Congressmen would be seized and held as hostages. Accordingly Congress fled, and with it went Robert and Gouverneur Morris. Public business was suspended until further notice, the Financier intrusting the "office and all



the papers therein to the care of Mr. Samuel Lyon, the Secretary, with orders to keep constantly in the office during my absence, and, in case the soldiers came with mischievous intent, to inform them that the whole army are interested in those papers, and indeed all America, and that they must expect the resentment of the whole if any destruction is committed." Morris and his assistant remained for more than a week at Trenton and Princeton before they got permission from the President of Congress to return to Philadelphia and resume the direction of the Treasury Department.

While Morris had taken his post with the express understanding that he should not be burdened with the debts which Congress and its financial agents had heaped up at earlier stages of the war, he felt himself not without responsibility for these obligations. He could not well disown the contracts regularly entered into by the government if he had wished to do so. Upon his ability to live amicably with older creditors depended his success in securing new credits. Repudiation would have been equivalent to a declaration of bankruptcy, and he was far too shrewd and also much too honest to counsel such a course. Moreover, he at no time shrank from his fair part in the work of funding the Continental debt and arranging for the final payment of the creditors. He entered the Office of Finance, vowing to use all new monies for current purposes, but his administration was one long protest against repudiation and confiscation. He resigned once because of the states' refusal to recognize the force of their obliga-



tions, and his final leave-taking of the office was effected amid vigorous denunciations of a policy which disregarded the just rights of public creditors.

In January, 1781, just before Morris became Superintendent of Finance, Congress had recommended to the states a duty of five per cent on imports and on prizes and prize goods taken by privateers. Primarily, this policy was adopted to satisfy the qualms of France, so that more money could be extorted from the King and his reluctant ministers. Complaints were loud that France was repaying France, that French money, lately voted to America, was being used to pay the interest on old loans. To allay the unpleasantness which such a policy of necessity engendered, it appeared advisable to create a Continental fund, and it was conceived that ad valorem import duties, if the states would be gracious enough to comply, might meet the necessities of the case, and provide the money with which to pay the interest and, at length, the principal of the Continental debt.

Morris inherited this recommendation to the states from the Confederation's impotent parliament. The states, in this matter as in others, resented the exercise of any supervising, central authority. Some wished that the tax should be "carried to the account of the state where it is levied." Morris vigorously combated such a suggestion. "If there are doubts as to the justice of Congress," he observed, "that body should not have been intrusted with the power of apportioning quotas on the several states." Always a federalist, he argued that, "articles imported



into the country are consumed in the country. If each pays a duty, that duty will be paid by all. The tax will fall equally on all, and therefore ought in justice to be carried to the general account."

It was also suggested by the states' rights men, that the public debts should be apportioned among the states, each being called to take up its separate proportion of the whole sum. "This measure," Morris declared, "would be sufficient to destroy the credit of any country. The creditors trust the Union, and there can be no right to alter the pledge which they have accepted for any other, even for a better one, without their free consent. But this is not all; there is in it a principle of disunion implied which must be ruinous. Even at this late period the states might singly be subjugated. Their strength is derived from their Union. Everything, therefore, which injures that Union, must impair the strength which is dependent upon it."

On July 27, 1781, when Massachusetts, Rhode Island, New York, Delaware, Maryland, and North Carolina had still not given their assent to the five per cent impost law, Morris addressed the governors of those states as follows: "I find upon examination that the recommendation of Congress of the 3d of February last, for laying an impost of five per cent on goods imported, and a like impost of five per cent on prizes and prize goods, has not been complied with by your state. The object which Congress had in view when they issued this recommendation was of the utmost importance,



and every day gives it an additional weight and magnitude. . . . The public debt is large and increasing. The faith of the United States is pledged to the public creditors. At every new loan it must be pledged anew, and an appeal is now made to the states individually to support the public faith so solemnly pledged. If they do, it is possible that public credit may be restored; if not, our enemies will draw from thence strong arguments in favor of what they have so often asserted, that we are unworthy of confidence, that our union is a rope of sand, that the people are weary of Congress, and that the respective states are determined to reject its authority. Your Excellency will be able at once to determine whether that Union is more than nominal, in which any part shall refuse to be bound for the debts of the whole, or to contribute to the general defence."

As the months wore on, and the states still refused to comply, Morris's earnestness increased. On January 3, 1782, eleven months after Congress had asked for the tax, Massachusetts, Rhode Island, and Maryland had still not enacted the necessary laws. Instead of addressing their governors only, he sent his circular to all the states, so that the negligence of the trio might be matter of common knowledge. On this occasion he wrote: "The public debt is considerable, and the public credit must be lost, if the interest of it be not provided for. Congress have done their duty in requesting revenue, and I have done mine in soliciting



a compliance with their request. It only remains for me to bear testimony against those who oppose that compliance, and to declare that they, and they only, must be responsible for the consequences. They are answerable to the other states, to their fellow-citizens, to the public creditors, and to the whole world. I must speak plainly on this subject. I must point out from time to time the reason of those things which have produced murmurs and complaints against the representative body of America. I must direct those who suffer to those who occasion their sufferings, and those who are injured to those who have done them wrong. Let me, then, once more entreat that this great object be seriously considered. Let me repeat that the hope of our enemy is in the derangement of our finances; and let me add that when revenue is given, that hope must cease. He, therefore, who opposes the grant of such revenue, not only opposes himself to the dictates of justice, but he labors to continue the war, and of consequence to shed more blood, to produce more devastation, and to extend and prolong the miseries of mankind."

In August, 1782, all the states had voted to levy the tax except Rhode Island, and this financial measure, therefore, awaited the pleasure of that small, but at all times obstreperous commonwealth. Its representatives offered as many as nine separate objections to the law. To all of these Morris made specific replies, testifying in an unusual way to his comprehensive grasp of eco-



nomic questions. In October the state still withheld its approval. When he had prospects of bringing in the last laggard, he discovered, as he had known from the first, that the impost was a totally impracticable kind of tax. It would be powerless to yield anything like an adequate revenue to take care of the debt which, if not large according to modern estimates, was an overwhelming burden to the impotent government he was endeavoring to serve.

It was not quite certain how great the debt of the Continent had really come to be. In a report to the President of Congress, in the summer of 1782, Morris placed the acknowledged debt at \$12,000,000, the unsettled debt at \$8,000,000, and the sum owed to France at \$5,000,000, a total of, say, \$25,000,000. The loans needed for the service of 1783 would, he thought, raise the amount to more than \$30,000,000. In a later report to Congress, based on more specific knowledge, he increased his estimates, and stated that the principal of the public debt up to January 1, 1783, was \$35,327,769. This total excluded the "unliquidated debt" due to several states, and to individuals in them, which had not yet been adjusted. There were besides other outstanding obligations, more or less binding upon Congress, such as the old Continental bills, and claims for arrearages of half pay to the army. "Congress will easily see," observed Morris, "that it is not in the power of their servants to state the public debts with any tolerable precision."

Assuming that the impost could be collected, what



would it avail? Foreign goods and prize goods might be brought into the states to a value of \$12,000,000 annually, but even in so favorable a case, the tax at five per cent would yield only \$600,000, from which a full sixth, Morris knew by experience, must be deducted to meet the cost of collection and cover defalcations. The impost would be evaded, he said, because of its *ad valorem* feature. The law would admit of arbitrary estimates of value. The states had not punctually or properly collected taxes which they had earlier laid, and he had little hope that they would suddenly mend their methods. He anticipated, therefore, the need of other forms of income, and recommended to the President of Congress various measures designed to facilitate the operations of his department. He suggested a land-tax, a poll-tax, an excise-tax on distilled liquors, and a house-tax. Duties on exports he declared were much to be preferred to duties on imports, in the country's situation at the period. He presented to Congress schedules of rates carefully worked out which, had they been approved and had the Union been vested with a right, under the Articles of Confederation, to go into the states to collect the revenues absolutely necessary to the proper conduct of the government, would have abundantly provided for the payment of the public creditors. But his advice did not seem to be highly regarded. He felt the indignity keenly, for the war having been brought to its end to all practical purposes, the sole task yet remaining for him to perform was to fund and liquidate the Continental debt.



Mr. Morris had made definite promises to creditors at the Office of Finance, which lack of coöperation on the part of Congress and the states rendered it impossible for him to fulfil. Men to whom public money was justly due had pursued him from Sunday to Saturday, ever since he had become Superintendent of the young nation's finances. He had exhausted every subterfuge, his own patience, and stretched his own conscientious sense. Of a number of creditors who presented their claims at his office, he writes in his Diary, "I told them my disposition to pay equalled their desire to receive, but unless the governments will levy and the people pay taxes, I cannot possibly do them justice or gratify my own inclinations."

To Donaldson Yeates, as early as December, 1781, he wrote: "I am sorry to observe such an impatience as you represent in the public creditors. If they and their fellow-citizens, instead of uttering complaints on every occasion, would exert themselves in paying their own and influencing their neighbors to pay their taxes for the Continental service, I should soon hope to see our affairs on such a footing as to silence all complaints; but, whilst the people are grasping at every farthing the public possesses, and no measures are taken to replenish the fountain from whence payments spring, what can they expect?"

"The monies obtained either at home or abroad for the current service," Morris writes again, "must be applied to it. The monies granted for the payment of debts shall be faithfully appropriated to that use, and,



until proper funds be provided, the debts must remain unpaid."

To others he explained that he had frequently called upon the legislatures to grant money to relieve their distress. As his own requests were unheeded, he recommended that his applications be supported "by memorials, petitions, and remonstrances from the creditors individually and collectively addressed to all the legislatures." The members of a committee appointed by various public creditors who visited the Financier to solicit payment of interest on the debt were advised "to make one common cause with the whole of the public creditors of every kind, to unite their interests so that they might be able to have influence on all the legislatures in the several states." He advised, too, that when a funding system was adopted by Congress, "that they give invariably their whole support to that system, and that they avoid the language of threat which has already been complained of in their proceedings." He coolly explained that no interest would be paid them during the current year. He was himself "ready to pursue every reasonable and proper measure to obtain justice for the public creditors," and their only recourse, so far as he could see, was to unite against state legislators who opposed taxation "from local and popular views."

Morris prepared impressive arguments for presentation to Congress as well as to the separate states. There were, he declared, two matters to be considered—"what justice requires," and "what Congress have power to do." In the first case "justice requires that the debt be paid,"



the Financier observed. "The principles of justice require that from a government which a court of justice exacts from an individual." For the answer to the second question he appealed to the Articles of Confederation (eighth article) from which he deduced the principle that the whole sum outstanding must be paid by the states proportionably. "It is in the power of Congress," he urged, "to call for payment of the whole debt by any day, such, for instance, as the first of January. The right of Congress," he continued, "is perfect, and the duty to pay absolute."

In any new scheme which might be devised for raising taxes, it was "indispensable," in his view, that the collectors be appointed by the authority of the United States. In no case, he said, should tax-gatherers be of the people's choosing. But there was little need to discuss this point. The question was academic to the last degree. Not only did Rhode Island refuse to pass the law, but Virginia actually repealed it after having at first approved. Morris suggested, recommended, pleaded. His motives were misinterpreted, and his personal character defamed; and on January 24, 1783, he sent a letter to Congress which fell like a bombshell, even among those members who were most troublesomely hostile to his policies. This letter read as follows:—

"TO THE PRESIDENT OF CONGRESS.

"SIR: As nothing but the public danger would have induced me to accept my office, so I was deter-



mined to hold it until the danger was past, or else meet my ruin in the common wreck. Under greater difficulties than were apprehended by the most timid, and with less support than was expected by the least sanguine, the generous confidence of the public has accomplished more than I presumed to hope.

"Congress will recollect that I expressly stipulated to take no part in past transactions. My attention to the public debts, therefore, arose from the conviction, that funding them on solid revenues was the last essential work of our glorious revolution. The accomplishment of this necessary work is among the objects nearest my heart, and, to effect it, I would sacrifice time, property, and domestic bliss.

"Many late circumstances have so far lessened our apprehensions from the common enemy, that my original motives have almost ceased to operate. But other circumstances have postponed the establishment of public credit in such a manner that I fear it will never be made. To increase our debts, while the prospect of paying them diminishes, does not consist with my idea of integrity. I must, therefore, quit a situation which becomes utterly insupportable. But lest the public measures might be deranged by any precipitation, I will continue to serve until the end of May. If effectual measures are not taken by that period, to make permanent provision for the public debts of every kind, Congress will be pleased to appoint some other man to be the Superintendent of their Finances. I should be



unworthy of the confidence reposed in me by my fellow-citizens if I did not explicitly declare, that I will never be the minister of injustice.

“I have the honor to be, etc.

“ROBERT MORRIS.”

Congress, fearful of the effect of Morris's resignation, enjoined him to secrecy. If he should persist in his resolution to retire, his purpose must be concealed from the public, lest it lead to consequences of dangerous gravity to the nation. A month passed, when Mr. Morris again addressed Congress, praying that this injunction be removed for, “I wished,” he explained afterward, “to give due and seasonable information of my removal to those who had confided in me.” He at once wrote to General Washington enclosing a copy of his resignation, with his reasons for not advising the Commander-in-chief of his determination at the time it was reached a few weeks before.

“I do assure you, Sir,” said Morris in this letter, “that nothing would have induced me to take this step but a painful conviction that the situation of those to whom the public are indebted is desperate. I believe sincerely that a great majority of the members of Congress wish to do justice; but I as sincerely believe that they will not adopt the necessary measures, because they are afraid of offending their states. From my soul I pity the army and you, my dear Sir, in particular, who must see and feel their distresses without the



power of relieving them. . . . I hope my successor will be more fortunate than I have been, and that our glorious revolution may be crowned with those acts of justice, without which the greatest human glory is but the shadow of a shade."

Washington wrote in reply from his headquarters: "Very painful sensations are excited in my mind by your letter. It is impossible for me to express to you the regret with which I received the information it contains. I have often reflected with much solicitude upon the disagreeableness of your situation, and the negligence of the several states, in not enabling you to do that justice to the public creditors which their demands require. I wish the step you have taken may sound the claim to their inmost souls and rouse them to a just sense of their own interest, honor, and credit. . . . If your resolutions are absolutely fixed, I assure you I consider the event as one of the most unfortunate that could have fallen upon the states, and most sincerely deprecate the sad consequences which I fear will follow."

While Morris was as sincere as any man could be when he asked to be relieved of his troublesome office, the fact is not to be concealed that he hoped, by means of this act, so to arouse Congress and the states to the dangers of their continued negligence, that they would at once agree to his plan, or to some other sensible plan for funding the public debts. His enemies were free to say that this was his motive, that he really desired



to continue in his office, and had only taken the step in order to impose his particular views upon the country. On this point his letters to Congress rang with all the eloquent horror that he could so well express when there were those near him who read a sinister meaning into any of his public movements. "I knew that until some plain and rational system should be adopted and acceded to," he wrote one day to the President of Congress, "the business of this office would be a business of expedient and chicane. I have neither the talents nor the disposition to engage in such business, and therefore I prayed to be dismissed."

Again he wrote to Congress: "Under the resolution in its present form I cannot stay. I shall detain your Excellency no longer than to mention that I am sensible some other men may still suppose that I am desirous of obtaining from Congress some more particular resolutions. To obviate such disingenuous remarks it is my humble request that no further question be made on my subject."

Despite his protests it is certain that Morris hoped by his resignation, timed as it was to take effect at a rather distant future date, to bring Congress to his own views. While this motive may have meant some duplicity and implied some vanity to those industrious persons who had long planned his undoing, it will be adjudged an entirely patriotic motive in the light of all our information at the present day. In his letter of January 24, he had plainly informed Congress what it might do if it wished to avail itself longer of his services as Financier.



To General Greene on March 12, 1783, Morris wrote, amplifying his purposes and views: "The Congress have now and have long since had under their consideration a due provision for the public debts; when they will conclude it and which it will be, God only knows. If it is such as in my opinion will do justice, I shall stay somewhat longer in office to know the decision of the states, and if their proceedings are what on such an occasion they ought to be, I shall spare no labor and regret no time in completing the business, so that my successor may receive it from my hands as clear and simple as it was confused and embarrassed when it was undertaken. But if these things do not happen, you and every other good man will, I hope, acquit me for leaving a post in which I am totally unsupported, and where I must be daily the witness to scenes of poignant anguish and deep injustice without the possibility of administering either relief or palliation. . . . I felt the consequences of my resignation on the public credit. I felt the probable derangement of our affairs. I felt the difficulties my successor would have to encounter, but still I felt that above all things it was a duty to be honest. This first and highest principle has been obeyed. I do not hold myself answerable for consequences. Those are to be attributed to the opposers of just measures, let their rank and station be what they may."

Even by close friends like Washington and Hamilton, Mr. Morris's action was not fully understood. It looked to them like a desertion of the cause at a critical hour.



It produced consternation as well as dismay. Washington sought for reasons for the step of Hamilton, his former aide, and his future Secretary of the Treasury, who wrote to the Commander-in-chief of the army on April 11, 1783 :—

“ As to Mr. Morris, I will give your Excellency a true explanation of his conduct. He had been for some time pressing Congress to obtain funds, and had found a great backwardness in the business. He found the taxes unproductive in the different states; he found the loans in Europe making a very slow progress; he found himself pressed on all hands for supplies; he found himself in short reduced to this alternative, either of making engagements which he could not fulfil, or declaring his resignation in case funds were not established by a given time. Had he followed the first course, the bubble must soon have burst; he must have sacrificed his credit and his character; and public credit already in a ruinous condition would have lost its last support. He wisely judged it better to resign; this might increase the embarrassments of the moment, but the necessity of the case it was to be hoped would produce the proper measures; and he might then resume the direction of the machine with advantage and success. He also had some hope that his resignation would prove a stimulus to Congress. He was, however, ill advised in the publication of his letters of resignation. This was an imprudent step, and has given a handle to his personal enemies, who, by playing upon the passions of others, have drawn some well-meaning



men into the cry against him. But Mr. Morris certainly deserves a great deal of his country. I believe no man in this country but himself could have kept the money machine a-going during the period he has been in office. From everything that appears, his administration has been upright as well as able."<sup>1</sup>

Madison wrote to Randolph in much the same sense: "The peremptory style and publication of Mr. Morris's letters have given offence to many without and to some within Congress. His enemies of both descriptions are industrious in displaying this impropriety. I wish they had less handle for the purpose."

To its credit, however, Congress, in its helplessness, realized the serious situation in which Morris's resignation placed it. His old foes, Lee and Bland, disparaged his administration, Lee declaring that the man who would publish to all the world such a picture of the country's condition as had been indicated or implied by the Superintendent's threatened retirement, was unfit to be a minister. Many even urged that more money was to be obtained abroad if the right steps were taken to unloose Europe's purse-strings. To offset such sentiments Alexander Hamilton and James Wilson launched into what Madison describes as "a copious defence and panegyric." Nothing else offered but a Treasury Board in place of a single minister. The vices of a Board had been fully displayed in the earlier years of the war, and "all impartial members" foresaw that "the most alarming

<sup>1</sup> Hamilton's Works, Vol. I, p. 355.



consequences" would arise from Mr. Morris's withdrawal from the management of the country's finances.

Congress, having at first enjoined secrecy in reference to the letter of resignation, next appointed a committee, of which Osgood, Madison, Peters, Hamilton, and Bland were members, to treat with Mr. Morris. He was pressed to remain in office, and promises were freely made that he should have support in his laudable endeavors to liquidate the public debt. As late as on May 1, on the occasion of a visit from the committee, he writes in his Diary: "To all their arguments I opposed my observations on the conduct of Congress toward me, and I wish for nothing so much as to be relieved from this cursed scene of drudgery and vexation. I determined not to continue, and told them I will immediately write a letter to that effect to the President." Nevertheless, his determination was not quite irrevocable, for three days later, on May 3, after he had been visited by another Congressional Committee, of which Hamilton and Wilson were prominent members, he writes, "I find all my friends so extremely anxious on this subject that I have considered it maturely, and as Congress have pledged themselves to support me and to enable me to fulfil all engagements taken on public account, I have concluded to continue so much longer as may be necessary to disband the army and fulfil my engagements already taken, as well as those to be taken for the above purpose." On the same day he wrote to the President of Congress an official note, announcing his decision to remain at his post, but "I pray it may be



understood," he added, "that my continuance in office is limited to the particular object of fulfilling my present engagements, and those which the necessity of our affairs may compel me to form."

The difficulties attendant upon the disbandment of the army were immense. In the first place, it was not certain that the war was really at an end. Some wished that the troops be kept under arms, others that they be sent home on furlough, and still others that they be dismissed absolutely. Morris was one of those who advocated dismissal, but a compromise was effected on a general furlough, so that if trouble were resumed, the soldiers might easily be assembled again. But how was this operation to be managed? The troops must be disbanded to save expense, but their very disbandment entailed large outlays of money. They must not be returned to civil life, as Mr. Morris remarked, "with murmurs and complaints in their mouths." It was proposed, therefore, that they should have three months' pay, and General Washington estimated that \$750,000 would be necessary for this purpose. How was so great a sum of money to be obtained? The only course open was another large issue of paper in anticipation of the collection of the taxes. It was in no spirit of vanity that Morris wrote to Congress, for he stated but the simple truth: "This is an operation of great delicacy, and it is essential to the success of it that my credit should be staked for the redemption. In issuing my notes to the required amount, it would be necessary that I should



give an express assurance of payment, and, in so doing, I should be answerable personally for about half a million when I leave this office, and depend on the arrangements of those who come after me to save me from ruin. I am willing to risk as much for this country as any man in America, but it cannot be expected that I should put myself in so desperate a situation."

While Congress had made some promises about the care which it would in future give to the Continental debt, Morris was not deceived on this point, and he made it perfectly clear that he did not remain in office in any belief that his own wishes would be acceded to in this direction. To Washington, on May 29, he wrote: "I hope, my dear Sir, that the state of public affairs will soon permit you to lay down the cares of your painful office. I should in ten days have been liberated from mine if a desire to free you from your embarrassments and procure some little relief to your army had not induced a continuance of them. But it must be remembered that this continuance is distinct from any idea which may be connected with the plans for funding our public debts."

Morris lost no time in transacting the business which he had undertaken. The paper for the notes which bore the words "U. S. National Debt" as a watermark was hurried through the mill at all possible speed and sent to the printers. The first parcel of notes was received at the Office of Finance on June 6. Each must be signed by Mr. Morris personally, and he worked with



tireless energy all day and far into the night until the last note was forwarded to the Paymaster General for distribution to the soldiers. On June 7, the next day after the notes came to Morris from the printing-press, the Paymaster received \$50,000, on the 9th, \$50,000 and on the 13th, \$100,000. In six days the Financier had attached his name to six thousand notes in addition to the performance of the regular duties of his office. This paper issue was made payable six months after date, and soon "shinplasters" of a face value of more than \$1,000,000 were in the hands of the soldiers, who put them into general circulation very rapidly.

The Superintendent of Finance knew the task which confronted him. He had passed through the experience before, and he resumed his attacks upon the governors of the states with a courage that was indigenous to his nature. He assumed with an appearance of sincerity that this anticipation would be cheerfully provided for since it was made "for that service which all affect to have so much at heart, a payment to the American army." He again closely plied the states, both directly and through his receivers. The results were as meagre as before, but as his expectations were not large he did not give way to disappointment.

He busied himself too with the other duties of his office from which there was still no relief. It had been a feature of his policy in connection with his plans for funding the public debt to appoint a number of commissioners. These officers were to adjust and ascertain what



were the outstanding obligations of the government. Thomas Barclay had been sent abroad to settle and audit the American accounts in Europe. Officers were at work on the accounts of various departments, and each state was to have a commissioner who must in every case be a citizen of some other state to avoid the appearance of partiality. It was made his duty to adjust the accounts with the Union, of the state to which he was assigned. Before him also individuals who had unadjusted and unsatisfied claims were to appear, and if their demands were just, receive certificates of indebtedness. In this way it would soon be possible to discover how great a debt the Confederation would be compelled to answer for at the final settlement.

As in the appointment of receivers, Mr. Morris chose his commissioners in the states on the advice of his political friends. When they were appointed, they were commended by letter to the governors. Nearly all these officers had been named when, on September 4, 1783, Mr. Morris issued an order calling upon them for reports as to the characteristics of the population and the natural resources of the states to which they had been sent. In this circular is exhibited the scope of Morris's master mind. He anticipated the needs of those who should come after him in administering the government's finances by arranging for an encyclopedic compilation of all the principal economic facts about America. The state of the country he concluded was geographical, moral, political, and commercial. Under these four



heads the commissioners were to make searching investigations, communicating the results of their inquiries to the Office of Finance.

In the geographical line they were to report concerning :—

- (1) The general area of the country.
- (2) The mountains, rivers, and superficial features.
- (3) The soil and the natural advantages of the land for agriculture, mining, and other pursuits.

On the moral side Mr. Morris conceived that report should be made on :—

- (1) The size of the population.
- (2) Mode of life and occupation of the people.
- (3) The state of husbandry.
- (4) Development of the arts, particularly the useful arts.
- (5) Character of the buildings.
- (6) Improvement of the land and the number, character, and location of mills and factories.

The state of the country politically was to be inquired into with reference to :—

- (1) The constitutions.
- (2) The magistracy.
- (3) The system of interior police.
- (4) The revenue system.
- (5) The state of public and private credit.

Under the commercial head information must be assembled regarding :—

- (1) Produce.
- (2) Roads and navigation.



- (3) Imports and exports.
- (4) The value of lands.
- (5) The value of money.

Specific directions were given for collecting the statistics on these various subjects. The resources of the states, Mr. Morris concluded, were of two kinds, those which were available in peace, and those which would serve the government in war. He particularly enjoined the commissioners to keep this distinction clear. On no account were they to neglect to report upon the number of men who were of fighting age and who could be called out as soldiers. They must have regard also for the state of supply of provisions and forage, and consider the means of transporting war materials to available centres. While this exhaustive inquiry was never completed on the scale Morris hoped it might be, it was no fault of his that events occurred to interfere with the realization of the plan.

He still yielded nothing of his determination to pay the public debts. The states were bound to make provision for both principal and interest, he said, "by every principle held sacred among men." To fail would be "such a fraud as would stamp our national character with indelible marks of infamy, and render us the reproach and contempt of all mankind." But Mr. Morris found that progress now was not more rapid than before his resignation. He struggled with his office a few months longer, until enough money had been collected in taxes to protect the notes he had issued to pay the



army, but on August 12, 1783, he wrote to the Paymaster General: "It becomes impossible to serve a people who convert everything into a ground for calumny. . . . My desire to relieve the army has been greatly cooled from the information that many of them [the soldiers] have joined in the reproaches I have incurred for their benefit, and the necessity I feel of quitting (at the earliest possible moment) an office of incessant labor and anxiety, whose only reward is obloquy, will not permit me even to think of any further anticipations."

Virulent attacks were made upon all who discounted the public paper. It was freely charged that the notes were being purchased by Mr. Morris himself through agents for his private gain. He continued to write letters to the states. Rhode Island, the smallest, but always the least tractable of them all, he addressed through its governor on June 21, 1784: "I hope your Excellency will believe me when I seriously assure you that the greatest advocates for a change cannot more earnestly desire my dismission than I myself do. I hope that their sincerity and mine will speedily be put to the trial. They, by granting money, and I by resigning, can best evince that our professions are founded in truth. . . . Those who come after me will, I hope, have that influence which I have not, and succeed where I have failed. But whether they succeed, or whether they fail, they cannot more earnestly desire the good of America than I do."

John Jay, writing from Europe, urged the Financier



to continue in his place: "Your enemies would be happy to drive you to resign, and, in my opinion, both your interest, and that of your country, oppose your gratifying them. You have health, fortune, talents, and fortitude, and you have children, too. Each of these circumstances recommends perseverance." But Mr. Morris this time was quite immovable. Replying to his friend Jay, he wrote: "You must acknowledge that it is folly in the extreme to continue in the drudgery of office after you see clearly that the public cannot be benefited; your own affairs suffering, your feelings daily wounded, and your reputation endangered by the malice and misrepresentation of envious and designing men. . . . Congress feared to dismiss their army without some pay; they had not money, and could only make payment by paper anticipation, and even this could not be effected without my assistance. I was urged to continue, and forced into that anticipation. The army was dispersed, and since their departure the men who urged these measures most, and who are eternally at war with honor and integrity, have been continually employed in devising measures to prevent my being able to fulfil my engagements, in hopes of effecting my ruin in case of failure. . . . I am persuaded that sooner or later the good sense of America will prevail, and that our governments will be intrusted in the hands of men whose principles will lead them to do justice, and whose understandings will teach the value of national credit. This may be too long in coming to



pass, at least for me, and therefore you may rest assured that I quit all public employ the moment my engagements are fulfilled."

Morris continued in the Office of Finance until November 1, 1784, therefore for eighteen months after his first resignation was timed to take effect. Then Congress appointed a "Board of Treasury" to manage the country's finances. Already in May he had written to Congress begging that he should be relieved. "Having been informed (though not officially)," he observes, "that Congress intend to adjourn in the beginning of next month, I am humbly to request that they would in such case be pleased to take eventual arrangements for administering their finances." In October, having retired most of his notes, and secured himself from risk as best he could, he issued a public announcement that such paper as was still outstanding at the end of his official term would be "duly paid at maturity." For such payment he pledged himself "personally to the holders," and on November 1, he wrote to the President of Congress: "I have the honor of enclosing to your Excellency, and pray you will deliver to the United States in Congress the commission by which I was appointed Superintendent of their Finances. It gives me great pleasure to reflect that the situation of public affairs is more prosperous than when that commission was issued. The sovereignty and independence of America are acknowledged. May they be firmly established and effectually secured. This can only be done by a just and vigorous



government. That these states, therefore, may be soon and long united under such government is my ardent wish and constant prayer."

At the same time Mr. Morris made a full and detailed report of the transactions of his office covering his full term, a large book in which is included a transcript of his accounts. It was meant to be and remains an effectual response to those who had so long criticised and maligned him. It was preceded by a kind of farewell address, not to Congress, but "to the inhabitants of the United States of America." To them he desired to speak directly, for "the master," he said, "should know what the servant has done." He therefore rendered an account of his "stewardship." The main features of his policy, his loans, his "anticipations," his notes, his commercial transactions, his struggles with France and Holland, Cuba and the states, were all explained in terms which every man could understand. "It is a misfortune," he owned, "that secrecy should be necessary for the support of public credit. The officer who withholds a true state of affairs subjects himself to blame. But there are moments when he ought to withhold that state, and in such cases he must bear the blame and leave his justification in the hands of time." Mr. Morris essayed the rôle of prophet, and in the spirit of the sage made wise in the service of the state, concluded this remarkable document as follows:—

"The payment of debts may indeed be expensive, but it is infinitely more expensive to withhold the payment.



The former is an expense of money when money may be commanded to defray it; but the latter involves the destruction of that source from whence money can be derived when all other sources fail. That source, abundant, nay, almost inexhaustible, is public credit. The country in which it may with greatest ease be established and preserved is America, and America is the country which stands most in need of it, whether we consider her moral or political situation; and whether we advert to her husbandry, commerce, or manufactures. An hundred schemes are attempted for the introduction of a paper currency, which, if it could be effected, would only produce a little temporary relief to a few, and must involve the most extensive mischiefs to all; while the plain remedy for the evils complained of is at hand, though neglected. A due provision for the public debts would at once convert these debts into a real medium of commerce. The possessors of certificates would then become the possessors of money. And of course there would be no want of it among those who, having property, wish to borrow; provided that the laws and administration are such as to compel the punctual payment of debts. This subject would lead too far for the present purpose. But it must be observed that we are just emerging from a long and expensive war; a war more expensive than it ought to have been, because the needy can never economize, and because no degree of talents can compensate the want of experience. How soon we may be plunged into another, a longer or more expensive contest,



is known only to Him from whom no secrets are hidden, but it has enabled us (by reasoning on past events) to conclude that the only moral surety for peace is a state of constant preparation for hostilities. If then a rupture should happen within the coming year, to whom are we to look for succor, and from whom shall we ask their treasure or their blood? Shall we apply to those veterans who lately bore our banners in triumph; will they not show their scars and point to the record of their wrongs? Our prospects in case of war are far from flattering; and unless our Union be more strongly cemented, they will be gloomy indeed. The inhabitants of a little hamlet may feel pride in a sense of separate independence. But if there be not one government which can draw forth and direct the combined efforts of our united America, our independence is but a name, our freedom a shadow, and our dignity a dream. To you, fellow-citizens, these sentiments are addressed by one who has felt their force. In descending from that eminence on which your representatives had placed him, he avoids the shafts which calumny had aimed. He has no longer therefore any personal interest in those jealousies and distrusts which have embarrassed his administration and may prove your ruin. He no longer asks for confidence in himself. But it is his duty to declare his sincere opinion, that if you will not repose in the members of that general federal government which you yourselves have chosen, that confidence and those powers which are necessary, you must and you will (in no very distant period) become the



dupes of European politicks. What may be the final event, time only can discover; but the probability is that first divided, then governed, our children may lament in chains the folly of their fathers. May Heaven avert these evils and endue us with wisdom so to act, as may best promote the present and future peace, prosperity, and happiness of our country. This is the sincerest wish of your faithful servant and fellow-citizen,

“ROBERT MORRIS.”



## CHAPTER VI

### SENATOR MORRIS

“THERE is a period in the progress of things, a crisis between the ardor of enthusiasm and the authority of laws, when much skill and management are necessary to those who are charged with administering the affairs of a nation,” Robert Morris wrote to Franklin in 1782. What Washington experienced of this on the battle-field, and Franklin in the presence of princes and foreign ministers in Europe, Morris suffered in Philadelphia in directing the new Republic’s finances. He left his office after serving his country through the most difficult time in its history, to return to private commerce, which his enemies incessantly complained that he had never abandoned. The notes which he issued were his personal notes circulated with the aid of John Swanwick, a man not known to the United States government, but a member of his own firm. He and his business associates profited, it was charged, by the purchase of this paper at a depreciated price. They profited by the inside knowledge of which Mr. Morris became possessed in sending out and receiving cargoes of merchandise and in foreign exchange. They founded the bank and derived benefits from the operations of that institution, which, in the



eyes of ignorant and suspicious people, assumed great proportions. Mr. Morris's personal protests, and appeals in his behalf by other political leaders even of an opposite party view, such as Mr. Madison, did not avail to correct a notion which it was easy in that intensely democratic time for a few diligent enemies to propagate, with the hope of discomfiting, if not actually crippling, the Financier in the execution of his various plans.

How largely or how directly Mr. Morris was interested in the affairs of the house of Willing and Morris while he was Superintendent of the United States' finances will never be known. It is a discussion which can profit us little in our present view of public office. We do not now expect those whom we select to fill official positions to abandon all financial connections and business sympathies. It is enough if they yield active identification with private business, and devote their time and attention wholly to government pursuits. This requirement Morris met to the letter. He gave all he had from his great fund of skill, energy, private credit, and indeed a deal from his private fortune, to the public service. How much of his own he expended to send Washington on his way to Yorktown is nowhere recorded, although we have his statement, repeatedly made, that it was a large sum. He was a subscriber to the bank. He advanced money from his own purse to aid needy public creditors, especially officers in the Continental army such as General St. Clair. He yielded bed and board again and again to General Washington, members of his staff,



and to the principal patriots, civil and military, both American and French, who came to Philadelphia during the Revolution, his home being the particular seat of hospitality where whoever stopped got a warm welcome, polite attention in a family widely famed for its geniality and *savoir faire*, good meat, good wine, and other entertainment not too plentiful at an unfortunate season in the history of the colonies. In June, 1782, he loaned Governor John Dickinson of Delaware £1000 from his private monies to enable that state to fit out a schooner to defend the river craft against depredations of the enemy, so that the Delawareans might bring their produce to the Philadelphia market and thus secure specie with which to pay their taxes. He thought it improper to advance public funds for such a purpose, and therefore drew upon his own fortune. This is but one of the many loans and gifts which Mr. Morris made from his own store. He quietly and modestly assumed all these responsibilities of his office, well convinced by experience that if he should let the public know of his generous doings, many would appear to accuse him of some selfish motive. He was called to all these expensive official and semi-official obligations by a sense of duty and pleasure. He neglected private trade for \$6000 a year, which was popularly supposed to be a royal salary, but of which Morris wrote to Thomas Jefferson — that chief of Democrats — with some of the calm satire he so well knew how to employ: "A certain degree of splendor is necessary to those who are clothed with



the higher offices of the United States. I will venture to say that without it those officers do not perform one of the duties which they owe to their masters; and I can say also from experience that a salary of \$6000 does not exceed the expense of that officer. I speak for my successor, or rather for my country. Neither the powers nor emoluments of the office have sufficient charms to keep me in it one hour after I can quit it."

Such a sum was palpably inadequate to the office as Mr. Morris administered it. It was his personal credit that chiefly made him valuable above and beyond other citizens as Superintendent of Finance, and a large factor in his as in all men's credit is the confidence that appearances do so much to strengthen. His homes and carriages, his sumptuous hospitality, his sanguine and inflexible temper, which had contributed to breed confidence in his person in the first instance, must be maintained if the public were not to lose their faith. The "splendor" necessary to the office was not without its effect upon the representatives of France stationed in Philadelphia, whose reports were of so much weight in drawing forth financial assistance from the King; it was not lost at home upon those who had money to lend,—not even upon the warmest patriots in the colonies, who very likely would have thought Mr. Morris a less potent Financier if he had lived in a modester way.

Nevertheless it was a democratic age, and not a few complained of his wealth on the ground that it was somehow ill got, though they like the rest no doubt would have



had nothing at all to do with him as a Financier if they had thought him a poor man. It was the budding season for Republics. Hosts of radicals on the frontiers, and many in the cities wanted some kind of direct government with all the "checks and balances" eliminated. Multitudes in France were preparing their minds for 1789, and found in the American Revolution a promise of the general release of all Europe from princely despotism. The constitution of Pennsylvania, contrived in 1776 by Franklin, Thomas Paine, and a few less distinguished political men, was the living example of a perfect government in the eyes of many Frenchmen. Franklin and Voltaire were mingling their gray locks in Paris to tumultuous public applause. They were acclaimed as the precursors of a new age when all men would be brothers, each the equal of any other. The Americans, however, excepting a few, were far too shrewd to give way to their sympathies for an abstract political right, and were still celebrating the birthday of the King of France with annually recurring festivity. Portraits and busts of him and of his Queen were found in almost every home. He was honored and revered for his friendly interest in American liberty, even by those who in a few years mentioned his name with loathing, burned his figure in effigy, wore cockades and danced about poles in the streets, drunk with enthusiasm for the principles proclaimed by the French revolutionists.

As Morris, the merchant prince of Pennsylvania, like Washington, the patrician planter of Virginia, and Hamilton, the deep student and enthusiastic admirer of the



English system of government, imbued with the conservative teachings of history, could feel no sympathy for the ideals of the democrats before the French Revolution, they could be expected to acquire none in the course of later events. The weak, impracticable, single-chamber government in Pennsylvania merited distrust from such a man as Morris, and he antagonized it very cordially. He understood, as few others could, the peculiar weakness of all the state governments in reference to the Confederation, and he was one of the earliest and most ardent of American Federalists. He was not moved in his convictions by the developments in France as Franklin was in his simple-mindedness. Fed at his age by the world's flattery Franklin's sympathies made him a fair mark for the insidious philosophies of France. Morris, like Washington, had accepted French aid without thought of future obligation or sacrifice. It was an alliance honorably sought, to be honorably treated until the end of the war, and it meant no abatement in any national ideal, no lingering debt beyond the loans of money, to repay which no one had a tithe of the practical zeal of Mr. Morris, no debt that called us to take up France's cause in her future insurrections and foreign wars to establish some universal standard of liberty.

Morris was a Federalist by ingrained conviction. His English birth, it was charged, served in his case as in Hamilton's, to make him rather unsympathetic with democrats. His wealth and his foreign business connections, it was asserted, also contributed to his conservatism. What-



ever the element in his nature that kept him out of alliance with enthusiastic theorists, it was his experience, as the Financier, which, more than anything else, persuaded him of the absolute need of a strong government. From the moment he discovered, by practical test, that the states would not contribute monies to the Confederation, and that Congress had no power to send tax-gatherers directly to the people and compel them to contribute to the common defence, he knew that the government, established by the Articles, must give way to a more vigorous system. Nothing could save it, and he relied upon time and patriotism to convince the people, as he was himself convinced, that the states should be more firmly joined. He was a Federalist in his view of the nation's duty in funding the public debt and in the repayment of the French and Dutch loans. To George Olney, one of his receivers in New England, Mr. Morris wrote: "America is indebted to France and to subjects of the United Netherlands. This debt is of the United States, not of individual states, nor of private citizens. The resort for payment, therefore, is to America collectively, and the application must be to Congress as the general representative. The duty to pay is absolute, but the means can only be derived through the states. If the states refuse, have Congress a right to compel? The answer to this question decides whether we be one or thirteen."

"Whether we be one or thirteen" was the keynote of Federalism, the demarking line between Federation and



Confederation, between the German Bundesstaat and Staatenbund. Morris's position in this contest was not open to any kind of public doubt. Of the Articles of Confederation he very early in his administration observed, "The inefficacy of that instrument is daily felt, and the want of obligatory and coercive clauses on the states will probably be productive of the most fatal consequences."

"That more power ought to be given to Congress," he wrote to General Greene in October, 1781, "is evident now to many, and will probably become soon very apparent to all. The disobedience of many states, and the partial obedience of others, discontents every one of them; and that will, in itself, be a reason for enabling the sovereign representative to exact a compliance with its requisitions; but, as you justly observe, all these things are in the womb of time, which can alone disclose the events we plague ourselves with guessing at." "Would to God," he observed in another letter to his friend Greene, "that the rulers of the several states were as well convinced as you are how necessary it is to vest more powers in Congress." And again to George Olney he poured out his fears and discouragements: "Where all is to end God knows. But it seems to me that one of the first effects must be to dissolve the Confederation. What will afterward follow, whether new and better bond, or total and absolute anarchy, time, the great arbiter of human institutions, must determine."

On August 28, 1782, he wrote to Alexander Hamilton,



"A firm, wise, manly system of federal government is what I once wished, what I now hope for, what I dare not expect, but what I will not despair of."

Such was the attitude of this far-seeing, experienced man of affairs, and his influence was of no little weight in giving direction to subsequent events. He was no longer Superintendent of the United States' finances, or the agent of their marine. He had made more enemies than any other single man in public life up to that time, because he had been intrusted with duties and had assumed responsibilities greater than any other officer of the government under the Confederation. He believed in individual responsibility. He was convinced from his practical experience in mercantile life, that to some one man should be given large powers in order that the public service should be promoted, and he was the first Federalist to pay the penalty for his temerity. Hamilton's day came afterward. Washington was reserved for the savageries of the next decade when he opposed an alliance with France. Jay and Marshall had not yet made themselves a mark for the furious hates of the democrats, and John Adams, "His Rotundity, the Duke of Braintree," upon whom all the abuse of the time was concentrated until he was driven back to Massachusetts and the last remnants of the Federal party were crushed beneath a weight of ribald ridicule, was still not in a place where he could feel the full force of party antagonisms.

Morris, after withdrawing from an office in administering which he made so many malignant foes, again gave his



attention actively to the business which he learned as a boy, and in which his interest never waned. This was the shipping trade. In November, 1783, he wrote to his friend John Jay, "I am sending some ships to China in order to encourage others in the adventurous pursuits of commerce."<sup>1</sup> These vessels were well supplied with guns for use in case of attack. One of them, the *Empress of China*, is believed to have been the first ship ever sent from the United States with a cargo for the Orient. "She has opened new objects to all America," wrote Mr. Morris to Jay. "A mandarin signs a passport for all European ships, directed to the commander of two of the Emperor's forts on the river of Canton, nearly in the following words: 'Permit this barbarian boat to pass. She has—guns and—men, consequently can do the Emperor no harm.' If the government of America could concentrate the force of the country in any one point where occasion required, I think our mandarins might grant similar passports to the rest of the world."

China at that period was full of romantic interest for Americans. The American Philosophical Society, which Franklin established, and of which he continued to be the President until his death, even during his long absences abroad, in the salutatory contained in the first volume of its printed "Transactions," seriously expressed the hope that America would in the fulness of time come to possess much likeness to China in wealth, industry, and resources. "Could we be so fortunate," said the Philosophical

<sup>1</sup> Jay's Correspondence and Public Papers, Vol. III. p. 97.



Society, "as to introduce the industry of the Chinese, their arts of living and improvements in husbandry, as well as their native plants, America might in time become as populous as China, which is allowed to contain more inhabitants than any other country of the same extent in the world." While China's civilization was a curious ideal for the learned men of the United States to hold before them, it was something of this same glamour for unknown and curious places which attracted Mr. Morris to the East. Still to-day many echo his belief that closer shipping connections with China will "open new objects to all America," despite the fact that the real achievement there in more than a century may be accounted disappointingly small.

In June, 1787, Morris despatched the ship *Alliance*, equipped with ten twelve-pounders and sixty-five men from the Delaware for China. This was the first "out of season" passage ever effected by any vessel, either American or European. Robert Morris himself, with the assistance of Gouverneur Morris, mapped out the route for the captain before the ship's departure. The course took her south of the Cape of New Holland in order to avoid hostile winds, and she arrived in Canton on December 22. The commanders of all nationalities were greatly surprised at the performance, the British Admiralty afterward making inquiry as to the track of the ship.

The enemies of the Bank of North America, which was peculiarly Mr. Morris's own creation, had mustered enough strength in the Pennsylvania Assembly in 1785 to annul the charter granted it by the state government,



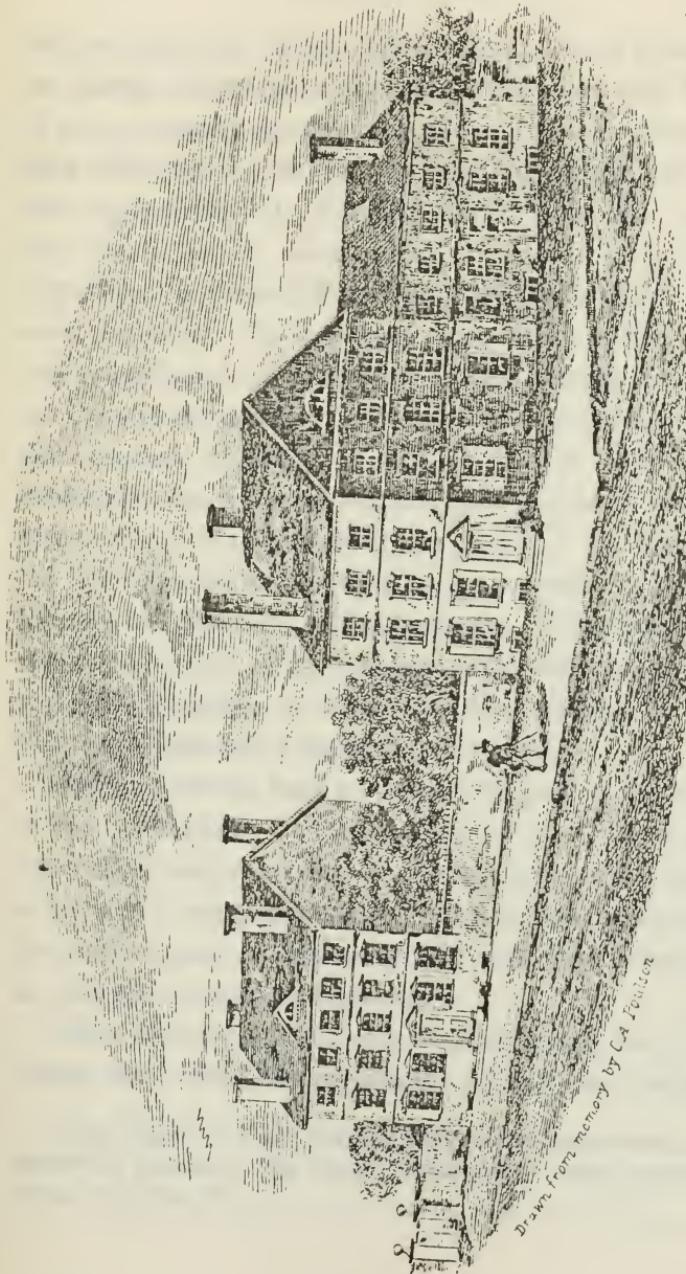
for it had also been incorporated as a state institution. Morris, therefore, became a candidate with his friends, Thomas Fitzsimmons and George Clymer, for seats in the Assembly to obtain the renewal of the grant of authority to the financial establishment which had played so notable a part in facilitating the pecuniary operations of the government during the war. The attempt did not at first succeed, but on a second trial they were more fortunate. Although the bank's doors had never closed, the validity of Congress's grant of authority was open to doubt, and it was restored to its place in public confidence under a state charter largely because of Morris's earnest and persuasive eloquence.

In spite of the snarling opposition of elements, which regarded Morris as an aristocrat with leanings toward a system of government that would deprive men of some of their necessary liberties, he excited a considerable influence in Pennsylvania politics. His services had been too distinguished for any one to leave his claims to consideration entirely out of account. Like Washington and Franklin he was greater than all his enemies. His record made his place secure. His rugged force, his sound sense, and his inflexible determination constituted him a friend to be sought and a foe to be feared; and as the failures of the Pennsylvania state government, and the government by Congress, under the Articles, became more and more manifest, the people turned to him and to the members of his party for advice, as to the way out of their multiplied difficulties.



A constitutional convention, which should establish a government for the United States strong enough to enforce popular obedience and respect, was the child of Morris's desire. There was no thought of leaving him out of the convention, when the time was ripe for calling it together. On December 30, 1786, the Pennsylvania Assembly selected seven citizens to represent the state in the work of framing and adopting a new instrument of government,— Robert Morris, Thomas Mifflin, George Clymer, Thomas Fitzsimmons, Jared Ingersoll, James Wilson, and Gouverneur Morris. Benjamin Franklin, who had but lately returned from his long term of residence in France, then President or Governor of the state, was added to the delegation on March 28, 1787. Morris, by reason of his business training, was always punctual in the fulfilment of engagements. When bodies of which he was a member had an appointed meeting-time, he performed his part well, and if no quorum was in attendance at the opening hour, it was not through his personal neglect. The members of the Federal Convention were slow in putting in their appearance on that day in May, 1787, when they were invited to assemble. No ceremony, and not much enthusiasm or zeal, marked the first days of this movement to establish the American Republic on more secure foundations. It was May 25 before a quorum arrived in town and gathered in the State House, ready to transact the most important business which has ever fallen to the lot of any body of public men in America. On that day, Pennsylvania, within whose territorial precincts the convention met, con-





THE TWO MORRIS HOUSES IN HIGH, NOW MARKET, STREET, PHILADELPHIA.  
The house on the left was placed at the disposal of President Washington, while Mr. Morris and his family removed to the other  
mansion at the corner of Sixth Street. Original in the Collections of the Historical Society of Pennsylvania.



tributed only four of her eight delegates, these being Robert Morris, Gouverneur Morris, Fitzsimmons, and Wilson. It was commonly agreed, long before the convention met, that Washington should be its presiding officer, and it was also planned that Dr. Franklin should make the nominating speech, as he alone of all the members could be regarded as a competitor for the President's chair. However, Franklin's ills now bore upon him heavily, and he was prevented from attending at this session because of the state of the weather. Under these circumstances, the task seemed naturally to fall to Robert Morris, both because he was a Pennsylvanian, and because of the signal place he had won for himself as a patriot. He nominated the late commander of the American armies in behalf of himself and the state of Pennsylvania. Washington was elected by ballot, by a unanimous vote, and Robert Morris and John Rutledge of South Carolina, walking on either side, conducted the President to the chair.<sup>1</sup>

Morris, however, took no prominent part in the debates of the convention. "The science of law," he declared, "is entirely out of my line." He was a man fully sensible of his own limitations, but he was a regular attendant at the sessions, and his influence and vote were always cast on the side of federal measures.

While his old assistant and his dear friend Gouverneur Morris who voiced his sentiments so well was frequently

<sup>1</sup> "The Papers of James Madison being his Correspondence and his Reports of Debates in the Federal Convention," edited by Henry D. Gilpin, Vol. II. p. 722.



a speaker, Madison, in his report of the meetings, makes record of Robert Morris rising to his feet but once during the entire convention. This activity was evidenced in connection with an unimportant matter. The occasion was June 25, when Morris seconded the motion of George Read of Delaware, that senators of the United States should continue to hold their offices "during good behavior." If all the facts were known, it would be found that Robert Morris was a factor of more consequence than casually appears. His advice which was freely given in conversation was sound. His position caused him to be heard with respect by members more familiar with the law and more forceful in public speech. His place of authority in his own delegation, and his friendship with Washington, Hamilton, Gouverneur Morris, and the leading figures in the convention, made his influence a strong undercurrent in favor of a wholesome system of Federalism. William Pierce, a delegate from Georgia, wrote of Mr. Morris while the convention was in session: "He has an understanding equal to any public object, and possesses an energy of mind that few men can boast of. Although he is not learned, yet he is as great as those who are. I am told that when he speaks in the Assembly of Pennsylvania, he bears down all before him." A man who impressed the other delegates in this wise, even when he held his tongue in awe of the greater wisdom assembled about him, was not without some part, silent though it may have been, in placing a personal stamp upon the Constitution.



When the document was signed, and the necessary number of states had ratified it, no one rejoiced more sincerely than the late Financier of the Revolution. The Pennsylvania Assembly promptly, in October, 1788, chose Robert Morris of Philadelphia and William Maclay of Harrisburg to represent the state in the United States Senate. The capital of the new government was at first located in New York City, and although it was not long in returning to Philadelphia, thither Mr. Morris and the other members of the Senate and House of Representatives must repair to perform their first important duty which was to open and count the votes for President and Vice-President of the United States. The date of meeting of the new Congress was fixed for the first Monday in March (March 4), 1789, but the Senators and Representatives were not yet in the city. They had inherited some of the sloth of the old government. A few had arrived bringing tales about the wretched condition of the roads, and the rivers which were full of floating cakes of ice. Long detours must be made to get free of the dangerous floes. To guarantee arrival at a definite place at a certain time was no easy matter when the streams were not bridged, and when roads were by turns snowbanks, bottomless pits of mud, and again when the frosts came frozen sloughs over which the heavy stage wagons bumped their passengers into semi-insensibility.

But if the truth were known, the members had not left their homes in season. They were deficient in zeal, and an appreciation of the need of punctuality at a time



when these homely virtues were of some political moment. Robert Morris, true to his own record on such occasions, was present on the first meeting day. He arrived in New York at seven o'clock on the morning of March 4. He wrote home: "We met the members that are now in this city from the other states, opened the two houses by entering on the minutes the names of those who appeared and adjourned until to-morrow at eleven o'clock. There are only eight Senators and thirteen Assemblymen, and before we can proceed to business, there must be twelve Senators and thirty members of Assembly."

Morris, and his senatorial colleagues who had come to town, chafed under the delay. They were compelled to wait until April 6, nearly five weeks, when the twelfth member, Richard Henry Lee, arrived from Virginia. He related that he had consumed thirty-four days on his way from Baltimore, but with him in hand, the Senate had a quorum of members. As the House had succeeded in organizing a few days before, there was nothing now to prevent Congress from opening and canvassing the electoral votes. It was found that every vote, sixty-nine in all, had been cast for George Washington, who thereby became President, while thirty-four were cast for John Adams, who, having received the second highest number of ballots became Vice-President. Messengers were despatched post haste, one to the Old Dominion and the other to Massachusetts, to apprise the successful candidates of their election. Massachusetts was not far away and John Adams was soon brought down from Braintree



to take his place as the presiding officer of the Senate. The trip to Virginia was a more difficult and more important mission. Charles Thomson, the Secretary of Congress, to whom this task was committed, by hard riding, reached the Washington plantation in a week, and waiting but a little while for the distinguished President-elect to make his final plans for the leaving, they promptly set off together on the triumphal journey northward, one of the most memorable that ever took place on American soil.

Through laurel arches, among hurrahing crowds of people, who lined the streets and filled the windows of the houses, with songs, parading, the discharge of artillery, the pealing of church bells, and the strewing of flowers, the new President pursued his way from Mount Vernon to Alexandria, to Georgetown, to Baltimore, to Wilmington, to Philadelphia, and on through Trenton, Princeton, New Brunswick, and Elizabethtown to New York City. No Roman conqueror ever had such a triumphal march. Sometimes in his carriage and sometimes on horseback, at the head of a long line of troopers and citizens, he passed from town to town, to found a government in a land which sadly needed one. Governors, mayors, aldermen, and the principal men of affairs travelled miles to meet him, and went miles with him on his way, to give him safe convoy to the next body of welcoming delegates. Up betimes, like a good Virginia husbandman, he was nearly always in movement a little after five o'clock in the morning. Yet



with all his diligence, so tedious were the methods of travel that, leaving Mount Vernon on a Thursday morning, he was obliged to spend seven nights on the way, one of them at the High Street home of Robert Morris, who had come on from New York to welcome the President to Pennsylvania soil. Chaplets falling on his head as he rode under evergreen arches in Philadelphia, sonatas sung to him by fair women at Trenton, fine dinners, late suppers, and social attentions of all kinds did not prevent his final coming to Elizabethtown Point where an elegant state barge awaited him, and thirteen pilots, dressed to rival the Venetian gondoliers, carried him, and the distinguished party of public men who accompanied him and who had come out to greet him, out the Kill von Kull and up to the landing stage in New York. The boat could scarcely find a free way among the gayly decorated craft in the harbor. Odes were sung by trained choristers. Washington could hardly step ashore for the crowds of people who pressed down to the water's brink. The citizens hurrahed, the ladies at the windows waved their handkerchiefs as he was escorted to the new home which had just been hired for him in Cherry Street.

It was Morris again who played a prominent part in the reception of Lady Washington. She could not complete her plans to leave Mount Vernon with the President, and followed him to New York a month later. On Thursday, May 21, 1789, an express rider reached Philadelphia with the news that Mrs. Washington with her grandchildren Eleanor and George Washington



Parke Custis, on their way north, would breakfast at Chester the next morning, whereupon two troops of Light Horse, the Governor, and a number of gentlemen of prominence in the city, proceeded ten miles south to meet her. Mrs. Morris, who had not yet joined the Senator in New York, with several ladies in carriages, took their places in the cavalcade near Darby, and the entire party proceeded to Gray's Gardens where an "elegant cold luncheon" was served.<sup>1</sup> Seventy-nine ladies and gentlemen partook of the feast. The viands were eaten with liberal draughts of wine, and on the bill of expenses the guests are charged with having drunk ten bottles of Madeira, forty-five bowls of punch, ten bottles of American porter, two bottles of claret, one bottle of champagne, one bottle of Taunton ale, and two bottles of crab cider.

Lady Washington and the children were conducted to the Morris home amid popular cheers, bell ringing, and thirteen peals of artillery. They remained as Mrs. Morris's guests until the next morning when they and their hostess all together set out for New York with an escort of horse, where they arrived on Wednesday. They were met at Elizabethtown Point by the President and Mr. Morris, crossing to Peck's Slip in the famous Presidential barge which was rowed by "thirteen eminent pilots" who were dressed in immaculate white uniforms. Such pomp and panoply made democrats, who had no share in these ceremonies, deeply furious.

<sup>1</sup> *Pa. Mag.* Vol. XXIV.



No men could well be more different than were the Senators from Pennsylvania. Morris was aristocratic and punctilious as to social forms. He was a strong Federalist, the coadjutor of those who concerned themselves that the government should be established on lasting foundations. He was above the local attachments and petty prejudices, which made of others the mere representatives of the small districts they dwelt in when at home. He had travelled, experienced, and seen, and his whole training and disposition made him more than a citizen of Philadelphia or Pennsylvania. He was a citizen of the new United States. On the other hand, Maclay, who in the division of seats by lot had drawn the short term, was, if we judge him by his diary, a provincial Scotch frontiersman. He went to the Senate to represent Maclayville, which is now Harrisburg. He was a tattling, faultfinding person of ponderous conceit. He alone was entirely righteous. He has been called the original democrat, his activity in this behalf having antedated Jefferson's, who was still in Europe. He was without the polish or reasonableness of Jefferson; and while his criticisms of men and measures sprang undoubtedly from innate disrespect of strong government and of all kinds of ostentation and form, the chief impression we receive of him is that he had a mean and censorious mind. Morris disagreed with him on almost every subject which came up in the Senate. He gave him little of his confidence, and would certainly have favored him with still less,



had he known that the substance of each conversation was to be conveyed to the pages of a diary, after filtering through an uncharitable brain. Even Philadelphia was too far away from Harrisburg for Mr. Maclay to take personal interest in the city, and the chief object of his striving seems to have been to carry the capital of the United States to the Susquehanna River. Neither Washington, nor Morris, nor Hamilton, nor any one, no matter what his character, intelligence, or service, was spared from ribald attack.

Both of Pennsylvania's senators were active in the discussions of the first session of the Senate, at this time a body scarcely larger than a committee in which members spoke informally without attempt at oratorical effect. John Adams, who sat in a chair at one end of the hall to preside over the meetings, was the object of peculiar suspicion and distrust by such democrats as Maclay. He was accused of monarchical tendencies as he ever was by this faction. They suspected him of ambitions to become the American King. "I have really often looked at him with surprise mingled with contempt when he is in the chair, and no business is before the Senate," writes Maclay. "Instead of that sedate, easy air which I would have him possess, he will look on one side, then on the other, then down on the knees of his breeches, then dimple his visage with the most silly kind of half smile which I cannot well express in English. The Scotch-Irish have a word that fits it exactly—smudging. God forgive me



for the vile thought, but I cannot help thinking of a monkey just put into breeches, when I see him betray such evident marks of self-conceit."<sup>1</sup>

It was with this man that Morris must reckon as his colleague in the United States Senate, and they were an ill-assorted couple indeed. At first, respectful to Morris, supporting him in his measures, his attitude changed to dislike, and later to unconcealed mistrust. Maclay took sides with those who still held over Morris his unsettled accounts, while chairman of the Secret Committee, in the Continental Congress. There was an open rupture on the capital question, Maclay using his influence, though it must have been slight, in favor of the Susquehanna as a site for the Federal district. Morris was accused of a desire to locate the seat of government at the Falls of the Delaware, near Trenton, where he owned large tracts of land. How far his ambitions led him in that direction was matter of knowledge chiefly to his enemies, for he was as eloquent a representative of the claims of Germantown as of the more northern site. In a rather magniloquent way he offered \$100,000 in the name of the state of Pennsylvania, toward defraying the expense of erecting a capitol, if Congress would fix the seat of government at Germantown. When taken to task by his colleague from Harrisburg, and called upon to give his authority for so generously pledging state funds, he characteristically declared that if Pennsylvania would not contribute the sum, he would collect it himself. He was

<sup>1</sup> *Journal of William Maclay*, p. 30.



never to be outdone by those who questioned his ability to make good a financial promise, and now, as during the Revolution, in public, as in private life, his magnanimity deeply impressed the popular mind.

It was well understood that Morris had been a powerful factor to make Hamilton the first Secretary of the Treasury. More than one account is at hand to show that President Washington consulted the eminent Financier, as to the proper disposition of this high post. No one understood better than Morris how important it was that the Treasury should be presided over by a man of unquestioned soundness of view. No one knew better than he the difficulties of the position, or the bitter enmities which a businesslike administration of the office would evoke. Washington had selected Morris for this portfolio. "After your invaluable services as Financier of the Revolution, no one can pretend to contest the office of Secretary of the Treasury with you," he said.<sup>1</sup> But Morris had been Financier quite long enough, and while he knew that under the new Constitution, which gave the Continent a definite income, the chief of the Treasury Department would find that his lines were cast in pleasanter places, he also knew that his own unpopularity, because of his former energetic efforts to make the states pay their just dues, would disqualify him for competently serving the new government in this office. He declined the proffered post on the ground that his private affairs would prevent such close attention to the

<sup>1</sup> Custis's "Recollections."



public interest, but recommended Alexander Hamilton. While Washington always sincerely admired and trusted Hamilton, he had not been in so good a position as Morris to observe, and therefore could not feel so certain, that the young barrister, who had carried himself so brilliantly in the Constitutional Convention, would measure up to all the requirements as a Financier. But with Morris's assurances, the Treasury fell into hands in whose management he knew it would be perfectly safe. Hamilton, having always been Morris's friendly and valued adviser on financial questions during the Revolution, the latter now returned the courtesy. He gave his full and unreserved support to the new Secretary. Together they worked out the funding scheme for the assumption of the state debts, to carry which they were alleged to have bargained away the capital. A sound measure of finance was more to such minds as theirs than the location of the seat of government. It was first necessary to have a government which the people of America and the world at large could honor and respect before it was a very great matter where its public buildings should be situated.

Morris and Hamilton together worked out a tariff bill. But for the influence of the Senator from Pennsylvania the measure, important because it would provide the national government with ample revenues and because it had protective features of utility in the development of the country's industries, could not have passed Congress in a form which would have commended it to the Secretary of the Treasury. If the science of law was



entirely out of Morris's line, in business and finance, experience had made him a past-master. If he sat in silence in the Constitutional Convention, it was not so in the Senate of the United States where he spoke frequently, vigorously, and effectively. In the progress of the debate on the tariff he was constantly alert. He was held to have superior knowledge concerning economic conditions in all parts of the country. He was an extraordinary authority on imports and exports. He had a more intimate acquaintance with the commerce of Pennsylvania than any other man in that state, and he was a powerful factor in fixing the rates of duty in the first American tariff law. During these debates, Morris was particularly active in repelling the attack of New England and the South which, while he was Superintendent of Finance, had long charged him with seeking favors for Pennsylvania at their expense. They now renewed their accusations but gained amazingly little by their angry arguments. Morris, who, when he was aroused, spoke with much natural fluency, in these matters spoke also from positive knowledge. Maclay watched his colleague during these discussions with greater sympathy than was his wont. "Mr. Morris spoke with more violence than usual," he once remarks, and again, as a New Englander was discharging his last round, Maclay, looking over at his fellow-Pennsylvanian, "could see his nostrils widen and his nose flatten like the head of a viper." Waiting for the ripe moment, he "clearly and conclusively took his enemies to task."



All witnesses agree that Robert Morris was a stupendous political force in Washington's administration, and his influence did not decrease, when, in December, 1790, the capital was removed to Philadelphia where he resumed his princely entertainment of public men, surrendering his own home on Market Street to Washington, and becoming the President's most intimate friend and closest companion.

Jefferson, and the members of the French party, accused Hamilton and Morris, and afterward Washington himself, of every variety of political dishonesty. "While our government was still in its infant state," writes Jefferson, "it enabled Hamilton so to strengthen himself by corrupt services to many that he could afterward carry his bank scheme and every measure he proposed in defiance of all opposition; in fact it was a principal ground whereon was reared up that speculating phalanx in and out of Congress which has since been able to give laws to change the political complexion of the United States."<sup>1</sup>

Genet, the agent of the French Convention, who came to the United States to set the country aflame for the principles of the Revolution, was triumphantly received by many classes of the people. Encouraged by the demonstrations of the populace, the French Commissioner inaugurated a course of impudent action which led to his expulsion from the country. Before he came he was admonished by his advisers that he must place his contracts in the hands of Robert Morris if he desired

<sup>1</sup> Jefferson's Writings, Vol. VI. p. 174.



his mission to succeed, a suggestion of infamous dealings on the part of the Senator of Pennsylvania, which at the same time gives a flattering view of the power he is held to have had in Washington's government. On July 31, 1793, Genet wrote home to the French Minister of Foreign Affairs:—

“Jefferson, Secretary of State, appeared to me in the beginning better disposed to second our views. He gave me some useful ideas regarding the men in office, and did not conceal from me that Senator Morris and the Secretary of the Treasury, Hamilton, attached to the interests of England, exerted the greatest influence on the mind of the President, and it was only with the greatest difficulty that he counteracted their efforts.”<sup>1</sup>

They were these influences which soon sent Genet back to France when his zeal outran the bounds of public propriety; these influences, too, which led to Jefferson's retirement from Washington's cabinet, to a cleft of public opinion that produced a strong opposition party, being responsible in the ripeness of time for the election of Jefferson to the Presidency and the ruin of the entire Federalist organization as a future force in American politics.

As the time came for Mr. Morris's term in the Senate to end, he announced his determination to withdraw from public life. He was waited upon by members of both houses of the Pennsylvania legislature who assured him that he would receive a unanimous vote for a second

<sup>1</sup> Jefferson's Writings, Vol. I. p. 246.



term, but his private affairs were by this time hopelessly involved. In March, 1795, he wrote to a friend, "I have taken my leave of all public service and declined the offers of my friends in the legislature to reëlect me in the Senate, because I am arrived at the period of life when a man of business should settle his affairs, and mine are so extensive that the whole of my time is requisite to that object." He had served the state and the nation with distinction for six years in the United States Senate. He now left the service, and this was his last public post.



## CHAPTER VII

### HIS ENEMIES

FEW men who reach any height of public station succeed in satisfying every one, however studiously they aim to make their services acceptable to the various elements which must be reckoned with in a democracy. Morris did not attempt the task. His object was not popularity. Trimming to suit the weather and wind was not in his line, and early in his public career he made enemies who stayed with him until the end. He was a man of action, preëminently. His mind was prolific of great schemes in the working out of which he desired not too much public advice. As a business man he was accustomed to make his own decisions promptly, and to put his plans into execution on his own initiative, and this habit clung to him in a peculiar degree as Superintendent of Finance. In March, 1783, Reed wrote to General Greene, "Mr. Morris has been for a long time the *dominus factotum*, whose dictates none dare oppose, and from whose decisions lay no appeal; he has, in fact, exercised the power really of the three great departments, and Congress have only had to give their fiat to his mandates."<sup>1</sup> So his independent public course appeared to many people. Mr. Morris

<sup>1</sup> Reed's Reed, Vol. II. p. 393.



had specified, however, before he took the Superintendency that he should have larger powers than Congress was at first willing to grant. He had not sought the privilege of financing the Revolution, and he made such terms as in his belief would best conduce to the performance of the duties which were to be imposed upon him. He knew the futility of any longer trying to conduct the government and prosecute the war with multi-headed boards in which numbers of men consumed their energies in discussion inside a committee room, and he was the most outspoken advocate, the boldest and most successful example, of another policy in public management.

Morris took the abuse which his methods and measures invited with much fortitude. By the time he had become Financier experience had steeled him for almost any antipathy. He was philosophic, and for the most part indifferent to attack, although the virulence of his enemies sometimes assumed such forms that he felt their stinging thrusts very keenly. He had passed through a season of trial early in the war as a committeeman exercising large powers in Congress. It was a time of unusual ignorance and astounding bitterness. Not only were the Tories eager to plant fires under good Whigs, but the Whig party itself developed black characters like Arthur Lee, renegades like Thomas Paine, whom Franklin brought to America in order to utilize his sharp quill which was soon put to nasty work excoriating American patriots, and the relentless partisans of General Greene. There were besides hosts of men on the Pennsylvania



frontiers, in Philadelphia and in all parts of the colonies, who, under guise of being democrats and friends of man, were antagonized by Morris's wealth, position, power, and policies. They were eager to find in him the cause of their poverty and the general scarcity of money. While they paid no taxes and gave him no revenues, they were quite certain that he was making himself rich out of the public service. The disorders in the currency were laid at his door. When he asked for money at home, he was told that he should seek it in France. When he succeeded in placing a loan in France, he was blamed because it was not larger. He was bitterly assailed for failure to give money which he did not possess to General Greene, whose men were fighting in their naked skins on Southern battle-fields, for not paying old debts, for not relieving the wants and distresses of wounded and impoverished Continental officers and soldiers, and was held generally accountable for financial evils over which he had no particle of control. For what reason would a merchant hold office, argued his enemies, if not to trade in military supplies, to use knowledge gained in his public capacity to line his own pockets by discounting government paper, "cornering" merchandise, and sending forth privateers? It was charged that at the beginning of the war he had been a bankrupt, and that in a few years he had become a rich man. Neither thing is true. He was not bankrupt before the war, nor was he particularly rich when the war ended, as was disclosed by later events.



The attacks upon Mr. Morris began, as we have seen, while he was a member of Congress, intrusted with large powers respecting the navy and the secret service. Considerable sums of money then passed through his hands. He was concerned in large contracts both for the state of Pennsylvania and the Continent, and through his partisan activity in Pennsylvania politics he succeeded in getting the ill-will of many small men. They attacked him mercilessly as an engrosser, but Morris went on his way undisturbed by such outbursts. He pitied ignorance and hated wicked hearts, but his usual response was an appearance of indifference. The ugly word stung for a moment, but it did not rankle in his memory. No criticism turned him from his way once he had made certain that he was on the right course. There is a supercilious note in this letter to a friend in December, 1780, which illustrates the spirit that supported him while under fire: "After serving my country in various public stations for upwards of four years, my routine in Congress was finished, and no sooner was I out than envious and malicious men began to attack my character. But my services were so universally known and my integrity so clearly proved, I have, thank God, been able to look down with contempt on those that have endeavored to injure me."

Taking counsel of experience, Mr. Morris, when he became Superintendent of Finance, insisted that his accounts should be regularly inspected by a committee of Congress. He made the same request respecting the



Agency of Marine, and, upon resigning his offices in 1784, he presented an itemized report of his transactions, which by its fulness was always a complete refutation of charges affecting his administration during that period. On June 12, 1782, he writes in his Diary: "On coming to the office I found the Honorable Mr. Madison, and gave him my opinion in favor of having committees appointed twice a year to examine into the management of this and other great offices, as nothing will be done more agreeable to me than to lay the whole of my proceedings and management before Congress as frequently as it is practicable, from a conviction that the more they know of my proceedings the more they will be convinced of my constant desire and exertions to promote the honor and interest of the United States."

The accounts of both the Finance and Marine offices were rather regularly, if at times perfunctorily, investigated. Mr. Morris gave the committeemen access to his books very cheerfully. The most zealous members of the committee were oftentimes his personal enemies. They were frequently offensive and open in their hostility to him. Such men as Lee came to the office to examine the books again and again when other members did not appear, and when therefore no business could be transacted. On these occasions the Financier entertained him with pleasant conversation, although he well knew the animus of the visits. To Lee's dogging pursuit, when it at last had become no longer mortally tolerable, Mr. Morris wrote in October, 1783, respecting



a point in dispute, "I take the liberty to suggest that the Superintendent of Finance has no official knowledge of the private concerns of Mr. Robert Morris, and therefore cannot furnish information to the committee."

The Financier encountered much bitter enmity in the later years of his administration from the partisans of General Greene, who commanded the regiments sent south to protect Georgia and the Carolinas from the English army, which was landed there to lay waste to those provinces. The struggle to stir up strife between Morris and Greene, who were the warmest personal friends of many years' standing, was of astonishing warmth. Newspaper writers and pamphleteers worked industriously to promote this fruitless discussion. The sufferings of the Southern soldiers were very great. All the generals were sorely pressed for supplies for their troops, but it is undeniable that Greene's regiments were in a more pitiable condition than the rest. They actually lacked clothing to cover their backs and for food were compelled to ravage the country. Morris would not honor Greene's drafts — he could honor no man's drafts — and it was alleged had sent a secret agent to the South with instructions to give the General money, but only in case of the direst necessity. This agent was fancifully pictured as a mysterious guardian angel who came to succor when the night was blackest.<sup>1</sup> Back of this romance was a feeling, however, that Morris would not trust Greene. He therefore had despatched

<sup>1</sup> Fisher's "Revolutionary Reminiscences."



a spy to watch over the General's movements and give him small sums from time to time when other resources failed, as a father would a prodigal son. The truth about the whole unpleasant dispute is that the secret agent was no other person than George Abbott Hall, the receiver of Continental taxes for South Carolina. He carried some money with him from Philadelphia to buy indigo, rice, and skins, and was authorized to give financial assistance to Greene when it was necessary. There was little enough money for Washington's army or for any public purpose, and Morris was obliged to husband his meagre resources, bestowing only where and when he must. Hall, instead of having money to distribute, was himself drawn upon by Mr. Morris in pressing emergencies. General Greene knew the unhappy facts and retained his confidence in the Superintendent of Finance throughout this acrimonious public discussion which raged at furious heat between the partisans of the two men.

But Morris was dishonest because he was rich and because he continued in private business, his enemies concluded, and many times he was compelled to make statements in denial of these prodding charges. On May 1, 1782, he wrote that he had "totally quitted commerce and commercial projects. By accepting the office I now hold," he added, "I was obliged to neglect my own private affairs. I have made no speculation in consequence of my office, and instead of being enriched I am poorer this day than I was a year ago." Again



he wrote, "I have found it absolutely necessary to discard all attention to private business, and I have put it into other hands."

Of a peculiarly sanguine temperament and unfailing self-possession, his foes seldom had the satisfaction of seeing him writhe as they hurled their javelins at him from all sides. To the Virginians who bitterly reviled him for administering his office for the particular advantage of Pennsylvania, drawing their currency away from them that it might be more abundant in Philadelphia, he wrote on June 4, 1782:—

"I am very indifferent to the intended attacks on my measures. If those ingenious gentlemen can point out such as are more eligible to the public good, I am ready to pursue them or to give the opportunity of doing it to themselves, provided they can prevail on America to trust them with my office which I wish were placed in any other safe hands."

To Mr. Comfort Sands, Morris wrote in 1782:—

"As to what you tell me of reports circulating to my prejudice, depend on it, they give me no kind of concern. All my transactions are open, and I expect to give my country the pleasure of seeing that the expenditures are far more moderate than they have reason to expect. In the meantime any abuse or misrepresentation which particular persons may indulge themselves in, I consider as the necessary trappings of office, and if they can obtain forgiveness from their country, they will always have mine most freely."



To Colonel Tilghman he continued observations, born of the same mood: "I am not much concerned about the opinions of such men, while I have in my favor the voice of the wise and the good, added to the fair testimony of an approving conscience."

To the governors of the various states, in July, 1783, in alluding to the purposes and motives of those who opposed his measures, Mr. Morris wrote: "I might also appeal to the clamors against me for opposing claims I could not properly comply with. Long have I been the object of enmities derived from that origin. I have therefore the right to consider such clamors, and such enmities as the confession and the evidence of my care and attentions."

At other times, Mr. Morris assumed the rôle of a public adviser. "Let it be remembered," he remarks, "that the country which will not support faithful servants can never be faithfully served." Again he wrote to a fellow-sufferer, Ezekiel Cornell: "I am not ignorant that many people employ themselves in defaming men whom they do not know and measures which they do not understand. To such illiberal characters, and to all which they can write or speak, the best answer is to act well."

But under some particularly vicious attacks Morris was far less equable. He lost his temper, and, while he did not engage in public discussions to prove his honesty, he poured out his soul in his Diary. A Mr. Pierce called at the Office of Finance to say that some officers of the Pennsylvania line were publicly declar-



ing that they had been paid in notes, which were not of face value. The Superintendent, according to the allegation, had directed a broker to buy up the paper as soon as the necessities of the soldiers required them to part with it, and by this process \$30,000 had been gained by the United States, or by persons privy to the transaction. Upon hearing this report, Mr. Morris wrote in his Diary: "I requested him [Pierce] to wait on those officers, and urge them to search into the bottom of any information they had on that subject, and pursue every trace they could find leading to such transactions in order that they may prove my guilt or innocence, and I promised that if I ever did buy one single note either for public or private account, either directly or indirectly by myself or by means of others, I will agree to sacrifice everything that is dear and valuable to man. Never was a more malignant and false slander invented."

Morris was again touched to the quick on March 17, 1783. He writes on that date in his Diary: "This day appeared a virulent attack on my public and private character, signed 'Lucius,' in the *Freeman's Journal*, replete with the most infamous falsehoods and assertions without the least shadow of truth to support them and insinuations as base and infamous as envy and malignancy could suggest. I think I know the author, and if my conjecture is right, he is of that baneful character which brings dishonor to those whom he means to befriend and the reverse to whom he opposes."



The cause of this outburst was amply provoking. The attack, which appeared in the form of a letter "To Robert Morris, Esq., " was instigated by the Financier's abrupt communication to Congress tendering his resignation. He was reminded that when he assumed office, he expressly stipulated that he should have no concern with the old debts of the Continent. "That your sovereign will should be received as law," wrote Lucius, "that submission to your absolute dictation should be the only rule of government, are manifestly your sentiments, so much has a sudden and enormous acquisition of wealth, by speculating on the distresses of the war, pampered your pride and inebriated your understanding. . . . Perhaps it will be found that all this boast of honesty and patriotism is prompted solely by the interest you and your friends have in these certificates, not as original possessors, but as purchasers from the distressed possessors at an immense depreciation."

A few days later this savage writer returned to the attack in language still more bitter. Then he said: "Your letter contains little else but insolent ostentation of your own importance. You produce yourself as the Atlas on which the United States entirely rest. Your time, property, and domestic bliss are all sacrificed to the salvation of the public. Is, then, the mere superintendence of our finances with an assistant and a legion of clerks, at ten paces from your family, so mighty a sacrifice of time—is daily rioting in Asiatic luxury at festive boards so fatal to domestic bliss—are \$8000 a year



for your salary — is the full enjoyment of your mercantile connections with the immense advantages over all other merchants which your office gives to you and your partners, such puny emoluments as to render the possession of them so glaring a sacrifice of your property? Is the absolute direction of the finances of America and of its marine; is the sovereign control over the multitudes employed in these departments; is the immediate patronage of the most lucrative appointments in the United States to the amount of \$50,000 a year so poor a reward for your financiering abilities? — abilities so transcendent that in one year they have reduced us to irrecoverable distress. In fine, Sir, is not the disbursement of eight millions annually in contracts, etc.; is not the profit and influence arising from this; is not the hourly offering of incense and adulation from surrounding parasites; is not the pushing of your superlative abilities and merits by pensioned dependents through all the states, sufficient to satiate your vanity, pride, and avarice? Of all these we see you are possessed; let us at least know how you have deserved them. Numbers are serving their country in the cabinet and in the field, remote from their country, their family, and their affairs, without patronage, without emolument, without influence, upon pay which would hardly purchase the crumbs which fall from your luxurious table, and yet we do not hear from them, the vainglorious whinings of their sacrifices and sufferings. And is it for you wallowing in wealth, rioting in voluptuousness, gorged with honors, profits, patronage, and emoluments, is it for you in



the bosom of your family, your friends, and your affairs — is it for you to insult the public with your sacrifices of time, property, and domestic bliss ? ”

But “Lucius” was a more gentlemanly scribbler than “Centinel,” the anonymous author of abusive articles in which Mr. Morris was assailed in 1788, while the contest over the adoption of the Federal Constitution was at its height. A more blackguardly controversialist never put pen to paper. Then Morris was called “Bobby the Cofferer” and still more plainly a “public defaulter.” He was branded as “a man without principles,” and he was called upon to “disgorge public treasure.” It was charged that he had made no final settlement of his accounts with the United States government, and the most slanderous accusations were openly made in the most exasperating terms. Morris, at the time these papers were published, was travelling in the South, inspecting large tracts of land for the purchase of which he was completing negotiations. He was accompanied by Gouverneur Morris. In Virginia he had been the guest of General Washington. The Constitution was before the people for their consideration and ratification. His friends, Hamilton and Jay, were writing the “Federalist” papers, those eloquent arguments in defence and elucidation of the new form of government. Morris cared less for himself than for the fate of the Constitution, and, violating his rule not to make public reply to those who attacked his policies in the newspapers, he gave “Centinel” a verbal settlement of the character his method and manner abundantly invited.



As chairman of the committees of Congress and as Superintendent of Finance, Mr. Morris declared that he had not touched one shilling of the public money. In the last-named office he had no accounts to settle. He had never personally received any public money, therefore none could be in his hands. The receipts of the government were regularly published in the newspapers. The accounts of his expenditures were constantly open to public inspection at the Treasury Office. His transactions were under the surveillance of Congress. He admitted the truth of the charge that he had not rendered any final account of his operations while chairman of the committees of Congress early in the war. He had imported arms, ammunition, and clothing for the Continental army. For various reasons settlement had been delayed, and he observed once more that his own solicitude was not so great as it otherwise would be were he not well convinced that a balance was due him rather than the United States government. In explanation of his public response to this attack Mr. Morris wrote in his Diary: "A newspaper is certainly an improper place for stating and settling public accounts, especially those which are already before the proper tribunal. But I thought it in some sort a duty to take notice of charges which, if not controverted, might have influenced weak minds to oppose the Constitution. This was at least the ostensible reason for bringing me forward on the present occasion. With what decency or propriety it has been done I leave to the reflection of the authors. Their



exultation on my losses and crosses is characteristic. To every pleasure which can arise from the gratification of such passions they are heartily welcome, and the more so, as I hope and expect the enjoyment will be of short duration."

It was a tactical error on Mr. Morris's part that he did not seize an early occasion to settle the accounts of transactions ten or twelve years old and silence the voice of scandal. It should have been an easy matter to discomfit his enemies, who were busy in every political campaign circulating these disagreeable charges against him. His maligners were without a leg to stand on when they assailed the other periods of his political career. Here were a few years when Morris, by his experience as a merchant and shipmaster, performed services of incalculable value to the country concerning which the public was left in statistical darkness. The distrust and suspicion of his activity at this time, which were so freely expressed by his enemies, continued to be the basis of charges throughout his term as Senator. His censorious colleague, Maclay, lost no chance to deal him a thrust about his unsettled accounts, and the diary of the Senator from Harrisburg teems with allusions to this subject as though it were a national disgrace. "Mr. Morris, this day, as he sat beside me in our places in the Senate," writes Maclay, "whispered to me that he would not be as regular in his attendance as he used to be; that he was occupied in settling his public accounts, which would engage him for a great part of his time. I remarked,



‘That cannot be helped.’ The business is a necessary one.” Again Morris told Maclay that he found Hamilton “damned sharp.” But the eavesdroppings of such a diarist will not count very heavily against Mr. Morris, who is treated more charitably than most other men whom Maclay came to know while he attended the sessions of the first Congress.

In February, 1790, Morris addressed a memorial to the Vice-President of the United States, praying that commissioners be appointed to inquire into his conduct of the Continent’s financial affairs, and after a fresh series of inquiries and investigations, as the Pennsylvania patriot gradually lost his prominent place in polities and became involved in private difficulties and embarrassments which called for sympathy and not for blame, the unhappy discussion was allowed to subside.

Morris shared with Hamilton the opprobrium which pursued the members of that political group in New York who had been parties to the bargain to remove the capital. After the dignity had been enjoyed for ten years by Mr. Morris’s city, the prize would go to the South in perpetuity. The success of this measure was the signal for a renewal of much disagreeable abuse. Morris, always known as “Bob” and “Bobby,” was now again called “Bobby the Treasurer” and “Bobby the Cofferer,” and he was represented in current illustrated prints with the Federal Hall on his shoulders. Members of Congress cursed or encouraged him from the windows as he carried it to the wharf on his way to Philadelphia, while a horned



devil from the roof of the ferry house shouted out, "This way, Bobby!"

James Madison was not of Mr. Morris's political faith, but while in Congress in 1782 he wrote to Edmund Randolph: "My charity, I own, cannot invent an excuse for the prepense malice with which the character and services of this gentleman are murdered. I am persuaded that he accepted his offices from motives which were honorable and patriotic. I have seen no proof of misfeasance. I have heard of many charges which were palpably erroneous. I have known others somewhat suspicious vanish on examination. Every member in Congress must be sensible of the benefit which has accrued to the public from his administration; no intelligent man out of Congress can be altogether insensible of it."<sup>1</sup>

While such attacks annoyed Mr. Morris,—indeed, maddened him at times beyond measure,—he rose above the pettiness of political controversy. His mind did not run in narrow grooves. He did not dwell with small spirits, and what they meant to be sword thrusts were mere pin pricks to this Brobdingnagian character.

One of the most roundly abused men of the time, he, in the strict sense of the word, had no enemies. Against no man in the world did he harbor a grudge. Few had shown an uglier disposition, or had done him more mean services than Thomas Paine, and yet, after he became Superintendent of Finance, he employed that man at \$800 a year to write articles for the newspapers

<sup>1</sup> Madison's Papers, Vol. I. p. 137.



in the interest of the American government. Helpless and in poverty, Paine begged for a place to keep bread in his mouth, and Mr. Morris returned good for evil with a cheerful heart. He was one of the most charitable and forgiving of men, and those who sought to involve him in private quarrels found his stature too great for equal combat. They loaded their weapons in the dark copse, and, after discharging them, slunk away again into the night.



## CHAPTER VIII

### HIS FAMILY AND HIS FRIENDS

ROBERT MORRIS was almost thirty-five years old when he married Molly White. She was only twenty, but, by character and training, well adapted to take that social place which her husband's wealth, political position, and native hospitality assigned to her. She felt deep pride in Mr. Morris's successes. A true gentle-woman, she was one of the most attractive figures among Philadelphia's Revolutionary dames. Her letters to her mamma and her dearly loved brother "Billy," who later became the first Protestant Episcopal Bishop of Pennsylvania, evince an affectionate family feeling which give us much insight into the upbringing of the girl. She also had three step-sisters, one of whom, Sophia, married and became a Mrs. Hall, residing at Sophia's Dairy in Harford County, Maryland. Thither it was that Mrs. Morris and her children went in 1776, when the British army threatened Philadelphia, Mr. Morris being obliged to remain behind to represent Congress in the city, since that body had also fled to a place of safety. Her father and mother had preceded her to Maryland, and the family spent the winter together. Mrs. Morris's anxieties for her husband, and for the security of her city and coun-



try homes, were constant, and she wrote to him very often until, in March, 1777, she returned with her children to Philadelphia, the immediate danger of British occupation seeming to have passed. Upon reaching the city again, she wrote to her mamma: "Last Wednesday noon I had the pleasure to arrive safe in dear Philadelphia after a much pleasanter journey than I expected from our setting off, and it made me very happy to find myself at home after so long an absence with the terrible apprehensions we fled with, of never seeing it again;" and she added, "duty to my father, and love to sister and Mr. Hall, and all the hospitable family whose kindness to me and my exiled family I shall never forget."<sup>1</sup>

In 1779, after the death of her father who had long been an invalid as the result of a fall from a carriage, his injuries compelling him to depend upon canes, her mamma wrote to her out of a mother's heart, "May you have all the blessings this world can bestow, and when it has an end, ten thousand times ten thousand more than it is capable of giving is the prayer of your affectionate, E. White."

A people of marked family attachments and religious faith, the influence of the Whites was of much value to the big-hearted Robert Morris. Motherless and fatherless and left to make his own way in the world, which had already drawn him into bold commercial operations, he felt the need of domestic associations, and developed into a faithful husband and devoted parent, who loved

<sup>1</sup> Hart, *Pa. Mag.*, Vol. II.



and was beloved very deeply. In prosperity and unexpected adversity, his wife and children were his first thought, while they to the end idolized him, returning all the warmth of feeling of his great heart. If there were no other reason why his own and later generations should honor Robert Morris, it would be found in his peculiar loyalty and goodness to his family.

Mr. Morris had seven children, five sons and two daughters,—Robert, Thomas, William White, Hetty, Charles, Maria, and Henry. It was his desire that they should enjoy all the advantages of education which the times afforded. He followed their advancement with the interest of a proud father. Having gained his own knowledge by hard knocks in the world about him, he wished to smooth the way for his sons. In October, 1781, all the seminaries in America having severely suffered by the war, which, as he explained, operated “powerfully to the disadvantage of the present race of American youth,” his two elder sons, Robert and Thomas, were sent to Europe. They were placed under the care of Matthew Ridley, an Englishman engaged in business in Baltimore, who was long an intimate friend of the family, later marrying Miss Kitty Livingston, the Revolutionary belle, Mrs. John Jay’s sister, who spent a few seasons at Mr. Morris’s home in Philadelphia.<sup>1</sup> When his sons were about to sail, Mr. Morris wrote to John Jay: “These two good and well-beloved boys leave us to-morrow. They are tractable, good boys. I hope they will make

<sup>1</sup> Boogher’s Repository.



good men, for that is essential. Perhaps they may become useful to their country, which is very desirable, and if they have genius and judgment, the education they will receive may be the foundation for them to become learned or great men, but this is of most consequence to themselves. Should it fall in your way to notice them, I am sure you will do it." The boys were also supplied with a letter to Dr. Franklin at Paris, and were taken to Geneva where they found his twelve-year-old grandson, Benjamin Franklin Bache, who, like them, had been sent abroad to secure a schooling. They remained in the Swiss city, at that time so popular a resort for visitors from every land, for five years. During their vacations they made short excursions in the neighborhood, and one summer they passed their holidays in Paris with Mrs. Jay, who showed them motherly kindness and attention. In 1786 they went to Leipsic, being old enough to enter a university, and remained there for nearly two years. While the Constitutional Convention was in session in Philadelphia, Mr. Morris wrote to his boys in Germany, telling them of the work of the delegates. "You, my children," he said, "ought to pray for a successful issue to their labors, as the result is to be a form of government under which you are to live, and in the administration of which you may hereafter probably have a share, provided you qualify yourselves by application to your studies. The laws of nations, a knowledge of the Germanic system and the constitutions of the several governments in Europe, and an intimate acquaint-



ance with ancient and modern history are essentially necessary to entitle you to participate in the honor of serving a free people in the administration of their government."

In 1788 to the joy of their parents and brothers and sisters, from whom they had been separated for seven years, the boys returned to America. Mr. Morris had himself keenly felt the need of a knowledge of the law, for which reason he was careful that all his sons who would take it should receive a legal education. Whether they should practise it or not, they were to be bred to the profession, and while they were promptly provided with places in connection with the management of his extensive business interests, they found the training of great value to them in later life. The two sons who had been educated in Europe, Robert and Thomas, were destined to be a peculiar comfort to Mr. Morris. Robert was sent to superintend his father's affairs, around the Falls of Trenton at Morrisville, Pennsylvania, and Thomas was busied in directing the operations upon the Morris tract in western New York. In his successful negotiation of an important treaty with the Indians, the latter won a great deal of public notice. This feat made him the apple of his father's eye. The service came at a time when Mr. Morris was kept in Philadelphia by his creditors and was prevented from attending to the business in person, so that the appreciation of the young man's aptitude and tact was particularly keen.

In 1795 Mr. Morris was gratified by the marriage of



his eldest daughter Hetty to James Marshall, of Virginia, a younger brother of Chief Justice Marshall. James Marshall was a lawyer, and he was almost immediately sent abroad to sell or mortgage his father-in-law's lands, having been appointed, before his departure, Secretary of the North American Land Company which was organized as a means of distributing the burden that now bore heavily upon the great Financier. To Thomas Law, who had sent his congratulations on the occasion of the marriage and who had jocularly suggested an admiration for Mrs. Morris, Mr. Morris wrote on April 20, 1795:—

“ We thank you for your congratulations on the marriage of my daughter, who is, and I hope always will be, happy. I think you had best look elsewhere and not form any expectations from my tipping off, for I think your patience may be completely worn out before that event happens to

“ Dear Sir, Yours

“ ROBERT MORRIS.”

To another friend he wrote that he believed his daughter had “bestowed herself on a man of sense and honor that knows her value and merit so that there is every reason to expect happiness from the union.” Hetty was the first child to wed, but “probably some of the boys will pay homage to Hymen by and by,” he observed. When Robert married, a few months later, his father wrote after returning from a pleasant visit to Morris-



ville, "Robert has a charming and amiable young woman for his wife, and I think they are perfectly happy."

His children were constantly in the thoughts of this great-hearted man. The Marshalls, who sailed on a ship called the *Pennsylvania*, went at first to London. Hetty, whose accouchement was expected soon after they should arrive in England, was the object of much solicitude on her father's part. Writing to Marshall while they were still at sea, expressing many hopes that the voyage might be brief and pleasant, he said: "Poor Hetty, we think of her, feel for her, and talk of her constantly. Happy shall I be to hear of your setting your feet safely on the British Isles." Although they had sailed in October, 1795, such were the means of communication at the time that word of their safe arrival in England was not received in Philadelphia until late in March, 1796. This news and a later letter announcing the birth in February of Hetty's child, a son, caused much rejoicing in the Morris household. To one of his sons a little later, Mr. Morris wrote: "Mrs. Church has behaved to Hetty in the most friendly manner that was possible. She writes most feelingly in acknowledgment of the attention and friendly acts of Mrs. Church. We must show our thanks by equal attentions to Mrs. Church's family and relations, and I mention this to you in that view." Before they sailed he had given the Marshalls letters to many friends and connections in Europe which he had made as an individual and as a public man. To a business house in Hamburg he wrote that if Mr. and Mrs. Marshall and their child



(he included all three) should come there, "I shall hope for the extension of your civilities to persons so dear to me." Letters were forwarded to the absent members of his family by Talleyrand-Perigord, who had visited for a time at the Morris home, Thomas Jefferson, and others who would agree to serve as messengers. "I long for the time when you can both return to the bosom of your connexions and friends," Mr. Morris wrote to his son-in-law in December, 1796. His letters were full of paternal encouragement in a bad business. They were free of blame for failure to perform a mission, the difficulty of which none knew better than he, and when Marshall, his wife, and two children, one of whom had passed through an attack of smallpox, returned after a tour which included Holland, Prussia, and Poland, it was to find Mr. Morris a prisoner of sheriffs and constables at "The Hills."

The younger sons, William, Charles, and Henry, were educated at the University of Pennsylvania.<sup>1</sup> From William and Charles Mr. Morris derived scant comfort. Their wild and idle habits caused him endless anxiety at a time when he was ill suited to carry extra burdens. William, who was named for his uncle Bishop White, had studied law in the office of Edward Tilghman in Philadelphia. Before the Marshalls had yet left America, he was sent abroad with Gouverneur Morris on land business, but soon proved himself unworthy of trust. The pleasures of Paris kept him long in that city. He

<sup>1</sup> Montgomery's "Descendants of Colonel Thomas White."



failed to advise his father of his whereabouts except through drafts for money. Many letters, including one sent through "Citizen" James Monroe, then our Minister to France, did not induce the young man to furnish any account of his doings. Robert was at Morrisville, Thomas in New York; it was designed that William should station himself at Washington to look after his father's large holdings in the new Federal capital. But William was of another mind. He was not anxious to assume the serious responsibilities of life. "I will do anything for him except furnish him money, and will do that if I must," Morris wrote early in 1796. Later, he resolved not to pay any more drafts unless "he appears here to give an account of himself," and forbade Marshall finding him in money "unless it be to send him home." "I cannot think what has become of him," said his anxious parent, but finally, in May, 1797, after taking his pleasure for three years, he returned to Philadelphia, later to make himself useful in straightening out his father's tangled accounts. He died in 1798 of the scourge of fever, which several times visited the city in the closing years of the eighteenth century. He was "bled, blistered, purged, sweated," and given all the doses which medical men of the time knew how to prescribe and apply, as Robert Morris observed in a letter from his prison-house. No remedy would avail, and he was sincerely mourned by a father he had not always honored or obeyed. In a letter to John Nicholson, whose wife was sick of the fever, Mr. Morris



wrote, "Send me good news of her, and do not let her copy the fate of my poor son, of whom I cannot help thinking constantly, his image being ever present to my mind; his value to his family I never counted until he was lost, and now I see its magnitude, and that it is irreparable."<sup>1</sup>

The fourth son, Charles, was designed for mercantile life. At eighteen he was apprenticed to Philip Nicklin and Co., of Philadelphia. "Three years hence," Mr. Morris wrote at this time, "I must brush up my old commercial correspondents to find connections for him." He remained there, however, for but a little while. Then his father was obliged to find a place for him in his own counting-house, where he was given courses in reading, writing, and bookkeeping, in the hope of making him "a useful and respectable member of society," but soon he was "running riot again," and, leaving home, sought the indulgence of his brothers. He went to New York. Mr. Morris asked Thomas not to shelter him. "I will not pay his debts nor do anything for him until he makes submission and amendment," his father wrote in a fit of pique, but this generous man gave liberally to all his children so long as he had the money with which to gratify their expensive tastes, and his threats were not greatly feared.

The Morrises were always good livers. They gave no thought to the cost of their houses, furniture, wines, or foods. The best that could be procured was in daily

<sup>1</sup> Letter dated October 10, 1798, in Dreer Collection.



use, regardless of expense. As a merchant in the European, West Indian, and China trade, Mr. Morris imported freely for his own household. Fine china, jewels, laces, dress cloths, tapestries, blooded cattle, and sheep, art works, books, wines, and tea too choice for the American market came up the Delaware in his cargoes. They went to his city house, or to "The Hills," to delight his wife and children, and his vast legion of friends which included all persons of title or position in this country or Europe, whose business or pleasure led them to the capital of the thirteen states. To a friend in China, early in 1795, when he was still not without hope, although his financial troubles were full upon him, he wrote, asking that chinaware should be purchased in Canton for Mrs. Morris. He also wished some silks, nankeen, and "a little of the very finest high-flavored Hyson tea for our own use." Of a business agent in Bordeaux he ordered a hogshead of the best claret which could be secured in that city. If the quality were very good, the shipment might be increased to four hogsheads. "I want these wines for my own use," added Mr. Morris, "and therefore you must send the best or none." Again he wrote to Bordeaux, commissioning a merchant to procure some "fine old wines which had been laid up by noblemen or gentlemen of fortune for their own provision." These were being forced into the market by reason of the "hard times," and he wanted forty, fifty, or one hundred dozens. "Remember," he said in a postscript, "if the



wines are good, we shall drink your health; if not, we drink none of them."

In May, 1796, a merchant in Madeira forwarded two pipes of wine and he ordered two more, promising to pay the drafts as before. "But beside this," he added, "when it comes to their turn to be drunk at my table, the shipper's name shall be mentioned in order to give that celebrity which is always desirable. I shall be glad, also, if you visit this country again to have the opportunity of making you merry over a bottle of it every time you shall find it convenient to be the guest of, Yours, Robert Morris."

It is not surprising that such a home, which was at all times open to the first in the land on the invitation of one of the warmest-hearted of men, became the real social capital of the Middle states. Hither came Washington again and again, Hamilton, Gouverneur Morris, and John Jay, who were long Robert Morris's closest friends, John Hancock, Thomas Jefferson, General Greene, General Gates, Lafayette, Rochambeau, the Marquis de Chastellux, Prince de Broglie, the Chevalier de la Luzerne, Talleyrand-Perigord, and most of the lesser celebrities of the time. After Congress had fled to Baltimore at the approach of a troop of Hessians and Highlanders, leaving Morris in Philadelphia, Hancock, then the President of Congress, wrote him: "I long to see you here and yet you must stay at Philadelphia. I have some of your own wine left for you. I wish to have one sit down with you in my poor habitation. I know no one more welcome. . . . Believe me to be with every sentiment that respect and



esteem can inspire, my dear Sir, Your very obedient servant, John Hancock."

The depth and reality of the friendship existing between these two men are indicated by a long series of letters. In October, 1777, when Congress had gone to York, Pa., Hancock wrote: "My good friend, I should esteem it a very particular favor if you could, without prejudicing your own stock, spare me a little Madeira, if it was only three dozen. I care not for price, for I feel awkward not to have it in my power to ask a friend to take a glass." He offered to send a light wagon to Manheim, where Morris was then living, to fetch the wine. A little later, Mr. Hancock, observing that Mr. Morris walked with a staff, "takes the freedom to send him a gold head for a cane, of which he requests Mr. Morris's acceptance as a small token of his real regard and friendship for him."<sup>1</sup>

Washington's love for the Financier of so many of his campaigns was deep and abiding. When he and his army were moving South to lay siege to Yorktown, the Commander-in-chief, as we have already seen, was invited by Mr. Morris to "consider and use my house and what it affords as your own." Mrs. Morris and the children were spending the summer at Springetsbury. The mattresses were spread about on the floors for the use of the aides, and all enjoyed the comforts of a fine mansion at Mr. Morris's personal expense for several days, until the plans were completed for the advance southward. After the surrender of Cornwallis, Washington again visited at the Morris home. On

<sup>1</sup> N. Y. Hist. Soc. Collections for 1878.



November 26, 1781, Mr. Morris writes in his Diary: "This day his Excellency, General Washington, with his lady, arrived in town. I gave them an invitation to my house which was accepted, and in the evening I held a conference with his Excellency and the Marquis de Lafayette."

Desiring to spend the winter of 1781-82 in the city, Washington decided to hire a house of his own, and through Mr. Morris's good offices, the spacious home of Mr. Rendon, the Spanish resident, was secured. No other could be got. Mr. Rendon was willing himself to live for a time in the back buildings of his residence, and here the Washingtons remained for several months, the General holding conferences with Mr. Morris at the Office of Finance every Monday evening. This was the real beginning of an acquaintance between the two families which knew no interruption henceforward. In the summer of 1787, when Washington came up from Mount Vernon to attend the Constitutional Convention, he was taken into the Morris family and was a guest so long as the sessions lasted. During his stay in the city, many dinners and receptions were arranged in the General's honor, and the Financier's home was the particular centre of social and political interest in Philadelphia, celebrities coming and going incessantly. While a few years later the fastidious Maclay, Mr. Morris's colleague in the United States Senate, found General Washington dull at dinner, "solemn," and disposed to play with his fork between courses, there were not a few who esteemed it a singular privilege to be in his company. During periods



when the convention was not in session, Washington and the Morrises made short excursions in the neighborhood. Once they went to Trenton on a fishing trip, and another time up the Schuylkill to Valley Forge whither Gouverneur Morris accompanied the General. They stopped "at one Jane Moore's" to get trout on a little creek one mile west of the river, but Washington soon tired of the sport and left Gouverneur with the rod and line, while he went over the works his army had built while encamped there ten years before, which even then were in ruins. When he returned to Moore's, it was to meet Robert and Mrs. Morris who had driven up to join the party.<sup>1</sup>

Thus the intimacy and friendship deepened. When Washington was elected President of the United States, and Charles Thomson was sent by Congress in haste to Mount Vernon to carry the General the news and bid him set out for New York, he stopped over for a night in Philadelphia on his triumphal journey northward, and this night was spent at the Morris home. Thither the procession went. There the bands played, the guns pealed, and the troopers dipped their colors. When Lady Washington came on a few weeks later to join her husband, she was met outside the city by Mrs. Morris, escorted by a troop of horse to the Morris house, where she remained three or four days, until the wife of the Senator of Pennsylvania could make ready to accompany the first lady in the land to Elizabethtown Point, to be met by Washington and Morris in the famous

<sup>1</sup> Baker's "Washington after the Revolution," Phila. 1898.



white barge. Again, when the capital was transferred to Philadelphia, it was to Mr. Morris's home that the President came. The entire family moved out of the residence on High (Market) Street, east of Sixth Street, to make way for the Washingtons. This house, which was built of brick, three stories in height, had vacant lots laid out as gardens upon either side of it. There was a stable in the rear, and it was accounted the most suitable of all the homes in the city for the President's use. Here he held his famous levees while in Philadelphia. In this stable he kept his well-groomed stud of horses, which were the pride of his Southern heart. To this door came the great cream-colored coach which excited the bitter prejudices of the democrats. The Morrises themselves removed but one house away, for lately the Financier had bought the Galloway mansion at the southeast corner of Sixth and Market streets, and the families ran in and out of each other's homes with neighborly familiarity. Mr. Morris exchanged looking-glasses and a clothes mangle with General Washington, it being inconvenient to remove them to his new home. From the end of November, 1790, until the inauguration of John Adams on March 4, 1797, except for a season spent in Germantown while the plague raged, the President resided in the Morris house, and after his return to Mount Vernon the friendship of the two families for each other did not cease.<sup>1</sup>

Robert Morris was the friend and adviser who came

<sup>1</sup> Hart, *Pa. Mag.*, Vol. II.



closest to General Washington during this important period of our political history.<sup>1</sup> His counsel was welcome, and his generous support and sympathy were always appreciated. He sat or stood by the President's side at most of the social functions in Washington's home; and as for Mrs. Morris, she was easily the second lady in the land. Her position was never in dispute during the Washington administration, either in New York or Philadelphia. At the levees she occupied the first place at Mrs. Washington's right hand. Even that bilious diarist, Maclay, admits her title to the post. He had dined in the Morris family, with two Pennsylvania Congressmen, in New York, when, with some reflections upon the manners of the period, he observes: "Mrs. Morris talked a great deal after dinner. She did it gracefully enough, this being a gayer place [than Philadelphia], and she being here considered as at least the second female character at court. As to taste, etiquette, etc., she is certainly first. I thought she discovered a predilection for New York, but perhaps she was only doing it justice while my extreme aversion, like a jealous sentinel, is for giving no quarter. I, however, happened to mention that they were ill supplied with the article of cream. Mrs. Morris had much to say on this subject; declared they had done all they could, and even sent to the country all about, but that they could not be supplied. She told many anecdotes on this subject; particularly how two days ago she dined at the Presi-

<sup>1</sup> Custis's "Recollections."



dent's. A large, fine-looking trifle was brought to table, and appeared exceedingly well indeed. She was helped by the President, but on taking some of it, she had to pass her handkerchief to her mouth and rid herself of the morsel, on which she whispered to the President. The cream of which it was made had been unusually stale and rancid; on which the General changed his plate immediately. 'But,' she added with a titter, 'Mrs. Washington ate a whole heap of it.'"<sup>1</sup>

During that period after he had broken with the pro-French element, and had become the object of the vilest popular calumnies, Washington greatly valued his powerful friend's sympathy and support and they never failed him. On New Year's Day, 1796, Mr. Morris wrote to his son-in-law, James Marshall, "Great crowds are visiting the President, his virtues break through the clouds and mists endeavored to be cast by the anarchists, and his sun of glory will forever disperse them."

Nor were the Washingtons friends for fair weather only. Their faith endured afterward. Mrs. Morris and her daughter Maria visited at Mount Vernon, while Mr. Morris was in the custody of the law, and General Washington, when in Philadelphia, in 1798, wended his way to the prison-house once again to meet, and if possible to console, the bankrupted and humiliated Financier of the Revolution.

Another friend whom Robert Morris greatly prized was Gouverneur Morris. Their intimacy was unbroken for

<sup>1</sup> Maclay's Journal, p. 73.



more than a quarter of a century. Gouverneur had enjoyed educational opportunities denied to Robert Morris, and the association with this man was of large weight in giving form to the Financier's political views. The companionship and sympathy of his assistant during his administration of the Office of Finance were of inestimable benefit to Robert Morris. Practically a member of the family during these years and afterward, Gouverneur Morris shared his chief's disappointments, fears, sorrows, and joys. It was Gouverneur Morris, as we have seen, who took charge of the Office of Finance while Robert Morris went to meet Washington and the officers of the French army at their camp in August, 1781, to arrange for the advance upon Yorktown. It was Gouverneur Morris who, because of his command of the French language, superintended the negotiations regarding the French loans. He it was who rode down to Chester with his chief to get the loan of 144,000 livres from Rochambeau which enabled Washington to dispense one month's pay to the northern regiments, without which they could not have been induced to proceed beyond the Head of Elk on the way to Yorktown. He was a good horseman, notwithstanding his wooden leg, and accompanied the Financier on the rides in the country which were his principal recreation. February 24 "being Sunday," Robert Morris writes in his Diary, "Mr. G. Morris and myself came to the office, wrote some letters, and then went in pursuit of health on horseback." Gouverneur Morris was at Robert Morris's side at public dinners and on other social occasions. He



was usually present at the conferences of the Superintendent of Finance with members of Congress and with Washington, Lafayette, and the heads of departments. He fled with Robert Morris to Princeton when eighty Continental soldiers descended upon Philadelphia to demand a small sum of money due them for back pay. He and Robert Morris escorted Washington to Gray's Ferry on his way South after the adjournment of the Constitutional Convention. A little later the two Morrises went South together and were absent six months, inspecting and purchasing public lands, when they were guests for a time at Mount Vernon. Still later Gouverneur Morris went to Europe with Robert Morris's son William on land business, and barely escaped being swept into that vortex which carried his old chief down to destruction. To Gouverneur, then in Paris, Robert wrote January 2, 1791, "You never had nor ever will have a more sincere friend than Robert Morris."

Their mutual intimacy with John Jay made the three a group of peculiar strength. To Jay, Robert Morris wrote January 3, 1783: "I cannot take time at present to enter on any political discussions, but you must allow me to declare my perfect satisfaction in and approbation of your conduct in Europe. All who have had the opportunity of knowing what it has been, are struck with admiration at your patience under difficulties and your firmness in rising superior to them. Go on, my friend; you deserve and will receive the gratitude of your country. History will hand down your plaudits to pos-



terity. . . . Your friend Gouverneur writes you political letters, but as he tells you nothing of himself, it is just that I tell you how industrious, how useful he is. His talents and abilities you know; they are faithfully and disinterestedly applied to the service of his country. I could do nothing without him, and our quiet labors do but just keep the wheels in motion. . . . With sincere attachment," etc.

Again in November, 1783, Robert Morris wrote to Jay: "I do not know whether Gouverneur writes to you by this opportunity. You must cherish his friendship, it is worth possessing. He has more virtue than he shows and more consistency than anybody believes. He values you exceedingly, and hereafter you will be very useful to each other. Mrs. Morris will write to Mrs. Jay and say for herself what she has to say; though I don't believe she will tell her, as she does everybody else, the high estimation in which she holds Mrs. Jay and yourself. Permit me, also, my worthy friend, to assure you both of the sincerity of that affection with which I profess myself your most obedient and humble servant."

This feeling of affectionate regard, unusual even for the warm heart of Robert Morris, was fully reciprocated. In September, 1783, John Jay wrote to the Financier: "I hope next summer to see you, and to brighten at the Hills the chain which I flatter myself will always connect us. Let not, therefore, any idea of keeping me longer in Europe be encouraged."

Again, Jay wrote from Madrid, November 19, 1780:



“There are some hearts which, like feathers, stick to everything they touch, and quit each with equal ease. Mine is not one of this kind; it adheres to few, but it takes strong hold. You must, therefore, write to me; and if you would make your letter very agreeable, dwell on the objects you will find at or near the Hills within your own walls. Mrs. Jay writes by this opportunity to Mrs. Morris, whom she loves and esteems for many reasons unnecessary to repeat to you.”

Alexander Hamilton was only somewhat less a friend than Washington and Jay, because of his different temperament. Benjamin Harrison and Benjamin Harrison, Jr., of Virginia, Robert Morris warmly loved and admired. Although not sharing the great Virginia democrat’s political views, in 1796, he secured a Spanish ram and shipped it to Monticello in answer to an interest Thomas Jefferson had expressed in this breed of animals while being entertained at “The Hills.” John Paul Jones was never out of Morris’s heart. Jones named the Financier as his executor, and to the Philadelphia merchant fell the task of settling up the estate for the benefit of the Commodore’s heirs in Scotland. From France, in June, 1780, after his great battle with the *Serapis*, Jones modestly wrote to “my much honored and esteemed friend, Mr. Morris,” that “his Majesty ordered a superb sword to be made for me with an inscription in Latin on the blade that would do honor to the greatest admiral in history.”<sup>1</sup> This trophy, gold-mounted, bore the words, “Louis XVI, the

<sup>1</sup> Buell’s “Paul Jones.”



rewarder, to the mighty deliverer for the freedom of the sea," and it descended at Jones's death to Mr. Morris. It reached him in 1795, through Thomas Pinckney, then our Minister to Great Britain, to whom he wrote, "I have to return to you thanks for taking the trouble to forward the sword of the late Admiral Paul Jones which came safe to hand, and I have presented it to Commodore John Barry, the senior officer of the present American navy who will never disgrace it."

Mr. Morris thought it fitting that those who had had more actively to do with the naval triumphs of the war than he should hold this trophy, although his family wished him to retain it.<sup>1</sup> At Barry's death the blade passed to Commodore Richard Dale, who fought so bravely on the *Bon Homme Richard*, and it remains in the Dale family, being to-day in the possession of his great-grandson, Mr. Richard Dale of Philadelphia.

Morris, too, had friends who liked and trusted him wherever he went in Philadelphia. James Wilson, Thomas Willing, Thomas Fitzsimmons, John Ross, William Birmingham, George Clymer, and nearly all the men of light and leading in the commercial, political, and social life of the city knew him only to respect and honor him. He it was who could be depended on to uphold the American name for hospitality in the sight of the representatives of foreign nations. He loved his food and wine, and knew how to make others enjoy themselves at dinner-time. Many anniversaries would have passed without

<sup>1</sup> Fisher's "Revolutionary Reminiscences."



public notice, had it not been for his initiative. Thanksgiving days and the Fourth of July were signals to him for public banquets. When Washington and other distinguished guests came to town, Morris was the first to suggest or organize a feast at some inn or coffee house. On July 4, 1782, he writes in his Diary: "This being the anniversary of the Declaration of Independence, I directed the office to be shut, and dismissed all persons employed in it, that they might be at leisure to indulge those pleasing reflections which every true American must feel on the recollection that six years are now completed since that decisive step was taken in favor of the freedom of their country, and that they might each partake of the festivity usual on holidays. His Excellency, the President of Congress, having provided a cold collation, Mr. G. Morris and myself waited upon his Excellency to congratulate and be congratulated on the return of this day, partook of the collation, and afterward finished the day with great satisfaction in a select company at the house of a friend."

- On October 3, 1782, Mr. Morris invited the Congressmen, the Minister of France, the Consul and Vice-consul of France in Philadelphia, the Spanish Resident, the Secretary of Foreign Affairs, the Secretary of War, and other distinguished men in the city, to dine with him in honor of the acknowledgment of American Independence by the United Provinces of the Low Countries, which he records "was done with great festivity, suitable toasts being drank for the occasion."



On July 4, 1783, after coming back to the city from Princeton, whither he had hurriedly gone with Congress at the approach of the unpaid soldiers, he writes, "Finding on my return that no public entertainment was provided for this day, I invited a company of forty gentlemen consisting of foreigners, military and civil officers, and citizens, and spent the afternoon and evening in great festivity and mirth."

Mr. Morris was not only a lavish host, but he was also a charitable man before his fortune was scattered in speculation. He gave freely of his means to the poor, and his donations were not always small. To an unfortunate Jewish friend in Baltimore whose needs were brought to his notice he lent five hundred pounds. Although the sum was not repaid he later doubled the amount, both contributions turning out to be gifts.<sup>1</sup> At his own expense he erected a house on Eighth Street below Market for Robert Edge Pine, where the English artist might exhibit his pictures, and was a liberal patron of his protégé. His bounty to the government, to his friends, and to charitable objects made him the real prince of North America, and when his financial sun had set, there was genuine sorrow wherever his name was known and his good deeds were appreciated.

But why, we may ask, did this character endear himself so singularly to his fellow-men? It was more than his generosity and hospitality which drew to him a legion of friends from among the greatest of the United States

<sup>1</sup> *Anonymous Life of Robert Morris, Phila. 1841.*



and Europe. It was his rarely sanguine temperament, his freedom from vanity, his sure and confident touch, and the human note in his life. A well-proportioned man, quite six feet tall, his personality was impressive. Of heavy build, he was a figure of prominence in assemblages of his fellows. Long afflicted with the asthma, at times when the malady was most troublesome, he found no relief except in working vigorously at a pump as though he were on a sinking ship and his life depended on it. Sensitive but firm, generous but just, he was heard and respected in whatever transaction he participated. With blue eyes, hair that was sandy in youth, although it grew gray with advancing years, and a clear complexion, Robert Morris's face is handed down to us in five different portraits: a Peale, a Trumbull, a Stuart, a Savage, and the familiar work of Robert Edge Pine. His sociable manner, his thought and conversation, and his writings made his friendship prized by men whose opportunities had been much broader than his own. He professed to no learning which he did not possess. Gracious and democratic in his relations with others, he used simple, unaffected language to express thoughts which were sprightly and refreshing for their directness and simplicity. In short, he was recognized to meet that estimate Mr. Morris had formed of his son-in-law, James Marshall, "a man of sense and honor." His conversations, as well as his letters, were enjoyed by men wiser than he because of their good sense and witty turns of speech. His language was terse and correct. He had a rare appreciation of humor



in every situation, and was master of a satire which was as artistic as it was pointed and confounding. The writings of the Fathers may be sought in vain for observations so sensible, so well expressed, and so consistently entertaining as those which occur in the Diary and correspondence of Robert Morris, and when the man's life is studied in the light of these evidences of his extraordinary intelligence, it is not difficult to understand the charm of his friendship and society. Men loved his open homes, his costly foods and wines. They liked his generous heart. But more than all this such friends as he made and held unto the end loved him for his practical judgment, his alert mind, his sincerity, his hopeful view of the world, and the diverting and original wit which he brought to bear upon every discussion.

Not a financier from book knowledge, yet in 1781 he was able to lend Mr. Randolph, who had called to express his doubts as to the right of Congress to charter the bank, Adam Smith's "Wealth of Nations." Keenly alive to progress in science and the arts, he watched with active interest the development of discovery and invention, making as the result of his own studies advantageous changes in the routes of vessels at sea. His attention was engaged with the early experiments in Europe with the balloon. John Jay had written him in September, 1783: "In a late letter to G. Morris I enclosed him an account of the invention of globes wherewith man may literally soar above the clouds. I herewith send you two prints containing representations of the rise and descent



of one of them." In acknowledging their receipt, Robert Morris asks out of a practical mind, "Pray cannot they contrive to send passengers, with a man to steer the course, so as to make them the means of conveyance for despatches from one country to another, or must they only be sent for intelligence to the moon and clouds?"

He was, however, not good game for theorists and frauds. One who came to him, while he was in the Office of Finance, with a plan to preserve meat without salting it met with no encouragement from the Superintendent, and another inventor, who had brought with him a machine for solving the old problem of perpetual motion, "went away convinced that his discoveries were very defective." It was the man whose natural sense led him to detect ignorance, pretension, and humbug, and to combat them by honorable action and ridicule them in wise saws that his friends loved so well. It was a mind of uncommon talent and penetration which framed apothegms such as these taken at random from writings that teem with sparkling expressions:—

"Men are less ashamed to do wrong than vexed to be told of it."

"While I assure you that nothing but the urgency of our affairs would render me thus importunate, I must also assure you that while those affairs continue so urgent, I must continue to importune."

"We are not to expect perfect institutions from human wisdom, and must therefore console ourselves with the determination to reform errors as soon as experience points



out the necessity for and the means of amendment. A whole people seldom continue long in error."

"The states seem to consider it as the most precious part of their separate sovereignty the power of doing injustice."

"Difficulties are always to be distinguished from possibilities. After endeavoring by your utmost exertions to surmount them, you will be able to determine which of them are insurmountable."

"Confidence is the source of credit, and credit is the soul of all pecuniary operations."

"Men are more apt to trust one whom they can call to account than three who may not hold themselves accountable, or three and thirty who may appoint those three."

"I only wish that every member of every legislature on the Continent were as much teased, harassed, and tormented to do what the legislatures alone can do as I am to do what I alone cannot do."

"I hope the people will at length distinguish between those who admonish them to their good and those who flatter them to their destruction."

"The individual who declines the service of his country because its councils are not conformable to his ideas makes but a bad subject; a good one will follow if he cannot lead."

"The inhabitants of a little hamlet may feel pride in the sense of separate independence. But if there be not one government which can draw forth and direct the combined



efforts of united America, our independence is but a name, our freedom a shadow, and our dignity a dream."

"The autumn of 1781 found America in the situation of that part of the federal army which then returned through Philadelphia from the capture of Yorktown; crowned with laurels but distressed by want."

"I am determined that the bank shall be well supported until it can support itself, and then it will support us."

"This language may not consist with the ideas of dignity which some men entertain. But dignity is in duty and in virtue, not in the sound of swelling expressions. Congress may dismiss their servants and the states may dismiss their Congress, but it is by rectitude alone that man can be respectable."

"The moral causes that may procrastinate or precipitate events are hidden from mortal view. But it is within the bounds of human knowledge to determine that all earthly things have some limits which it is imprudent to exceed, others which it is dangerous to exceed, and some which can never be exceeded."



## CHAPTER IX

### HIS HOUSES AND LANDS

PREVIOUS to and during the Revolution, Robert Morris lived in a house on Front Street below Dock Street. In an adjoining building he hired rooms for the Office of Finance and spent the first few months of his administration as Superintendent within sight and hearing of his family. This was his city home.

In 1770 he had bought a farm on the eastern bank of the Schuylkill River, in the Northern Liberties, about three miles from the Philadelphia of that day. The tract, which originally comprised eighty acres but was extended by later purchases to include upwards of three hundred acres, stretched south from the present Girard Avenue Bridge to the old water works, and east to the Ridge Road, and was known as "The Hills." A stone mansion which was built upon the knoll now called Lemon Hill, and which still stands there, was for nearly thirty years the favorite retreat of the Morris family. Thither all their guests were taken to enjoy the views of the river and the rolling country, the pure air, and the solid comfort of a well-administered old dwelling-house. Over the surrounding slopes imported cattle and sheep browsed. The canal, by which produce was brought down the



Schuylkill River into the city, passed through the place for a distance of two miles. The conveniences and outbuildings were various and of the most substantial character. The grounds were laid out with all manner of trees, shrubbery, and flowering vegetation. There were hothouses for oranges, pineapples, and other tropical plants; and ice-houses said to have been the first connected with any private home in America. The gardener had a house of his own and there were two farm-houses, one of stone and the second of brick, so that the lands might be divided into two farms if it were necessary, one on the east and the other on the west side of the canal. The tract besides contained a large coach-house, a spring-house, with a granary over it, barns, stables, a cow-house with arched doorways (above which there were hay-lofts), a brew-house, and many cribs and sheds. The land was in the highest state of cultivation, being planted with fruit trees, grains, grasses, and vegetables under the care of the best gardeners the country could provide. It was "a spot as beautiful as most places in the world," said Mr. Morris when the time came for him to leave it for a prison cell. Mrs. Morris found peculiar pleasure in the estate where she delighted to be, "in the enjoyment of all that's beautiful to the eye and grateful to the taste."

Washington, Jay, Hamilton, General Greene, General Gates, Lafayette — all dined within these walls, and never forgot the hospitality of the owner of "The Hills," and the beauty of the scenery which nature and man's good taste together had prepared and stretched out here before them



for their visual delight. The mansion was always open and ready to receive the Morrises and their guests, being in the hands of custodians and servants who knew that its owner was likely to make sudden visits in chariot or upon horseback at almost any hour.

Late in 1776, when Mrs. Morris with the children, as the British army approached and Congress and the people of the city went flying helter-skelter in all directions, took refuge with her step-sister, in Maryland, Mr. Morris, during the absence of his family, which he sadly missed, "as I had never parted with them before," dined at "The Hills" each Sunday. His horses and wagons, loaded with the more valuable of his goods, were kept in constant readiness for flight, had his agents, who were posted in all directions, given him the signal of the nearer advance of any important body of the enemy. The alarm, however, was premature, and Mrs. Morris returned in March, 1777, to remain for a few weeks at "The Hills," until Howe again threatened the city, when, taking all that they valued most of their household effects, both in their city and country houses, which were conveyed in a caravan of covered wagons out the pike to Lancaster, the family found a shelter in the curious house built by Baron Stiegel. This eccentric person had emigrated to America from Manheim, Germany. Within ten miles of Lancaster, he laid out a town which was named for his native city, building an iron-furnace, glass-works, a Lutheran Church, which each year still pays to his heirs a rental price in red roses, and a great house called "The Castle" for his own



occupancy. This building was of magnificent proportions. The interior was palatial in its appointments. The walls were covered with imported tapestries of the most costly kind. The woodwork and carvings were rich and artistic, while the tiled mantel-pieces, fireplaces, and floors were all suggestive of the European nobility, rather than the plain American taste of an unfortunate period. The castle contained a chapel in which the Baron held services daily. In this strange but luxurious house Mr. Morris settled his family, with Congress, of which he was a member, not far away, first at Lancaster and then at York. Here he entertained his friend John Hancock, and lightened the anxieties of many American patriots in an hour of stress and deprivation at his hospitable board. He remained at Manheim until Philadelphia was evacuated by the British in 1778, returning to find "The Hills" laid waste and half ruined by the soldiery who had quartered themselves in the buildings and on the broad acres of the splendid estate.

The family continued to make their city home at the house in Front Street until 1785, when Mr. Morris purchased the three-story brick mansion in High Street, which five years later became President Washington's place of residence. This house, once occupied by John Penn, had been partially destroyed by fire in 1780, and it needed extensive repairs which, when they were completed, made it one of the most attractive homes in the city. At about the same time Mr. Morris acquired the adjoining property running out to Sixth Street, into



which he removed his family in 1791, and where they continued to reside side by side with the Washingtons. The house at Sixth and Market streets had been built by Joseph Galloway, the loyalist, and it had been confiscated by the state of Pennsylvania, with the property of other active Tories, from which Mr. Morris purchased it. In 1781, when the American regiments and their French allies passed through Philadelphia, Mrs. Morris and the children were at Springetsbury, a handsome villa near the city beyond Bush Hill, built by Thomas Penn, where they were spending the summer; and one season, while the yellow fever raged, they occupied the John Penn house at Lansdowne, to which Mr. Morris had fallen heir through the default of Greenleaf, one of the partners in his land speculations.

When all these residences lacked in suitableness and variety, there was an estate of 160 acres, called "Trout Spring," in Upper Merion Township, Montgomery County, two miles above Swedesford and nearly opposite Norristown. Upon this tract there was a grist-mill in addition to the farm-buildings. There was also the great tract at Morrisville, in Bucks County, at the Falls of the Delaware opposite Trenton, comprising twenty-five hundred acres, which Mr. Morris had acquired during the war at a nominal price. He undertook to develop this property on a grand scale. He made an attempt to persuade Congress to fix the Federal capital upon these lands, but never pressed his suggestion nor did he seriously entertain the thought that Morrisville



would be chosen as the seat of government, although he was frequently charged by his enemies with a desire to entice his fellow senators and representatives into voting for a bill to carry it to that spot. Morris's tract at Trenton was divided into fourteen farms. Here he had a grist-mill, a slitting-mill, a rolling-mill, a trip-hammer, a wire-drawing plant, a snuff-mill, a mill for grinding plaster of paris, a hat manufactory, a stone quarry, a forge, and a malt-house. In fact, it was a complete industrial settlement. A town had been begun about a large mansion which Mr. Morris built for the use of his own family and which was occupied for several years by his eldest son, Robert Morris, Jr., who was in charge at this point. This house, like the Morris home at "The Hills," had its ice-houses. It was surrounded with beautiful gardens, and there were stables on the place which were reckoned at the time to be the finest in America. In the river there were shad fisheries, and ferries connected Morrisville with New Jersey, the town being located on the highroad from Philadelphia to New York. The distance from Philadelphia was twenty-nine or thirty miles, and the most usual method of communication was by the river. Mr. Morris sent furniture and supplies up the Delaware by schooner, and not seldom his family also went by water when there was hope of a quick passage. He personally looked after the purchase of material for the construction of the town. In 1795 he built a large engine at Morrisville, one of the first to be erected anywhere in



America, importing an English machinist to execute the work.

About the time Congress voted to fix the capital in Philadelphia for ten years, or until the new square of ground on the Potomac could be made ready for federal use, Morris projected his great marble palace. He purchased an entire block extending from Seventh to Eighth streets and from Chestnut to Walnut streets, and engaged Major L'Enfant, the architect, who was a little later to achieve his reputation in Washington City, to plan and superintend the erection of the building. He was regarded as the richest man in America, and the architect, to whom large liberties were allowed, was concerned that Mr. Morris should have the most magnificent house in America. The Financier frequently denied, as his misfortunes accumulated and the folly of the undertaking became very manifest, that he had given L'Enfant authority to lay the plans on so extravagant a scale. In his occupation with other affairs Mr. Morris took no account of the details, and when the bills came in and he was unable to pay them, his exasperation induced him to make charges of deceit and bad faith. Certainly he was entirely unprepared to see the work on the house prolonged for three or four years, and even then to find that there was still no roof over the structure to protect the walls from damage by rain and frost. Almost every ship which came in brought furniture for Morris's palace. His agents in Europe were given a free hand in the purchase of costly

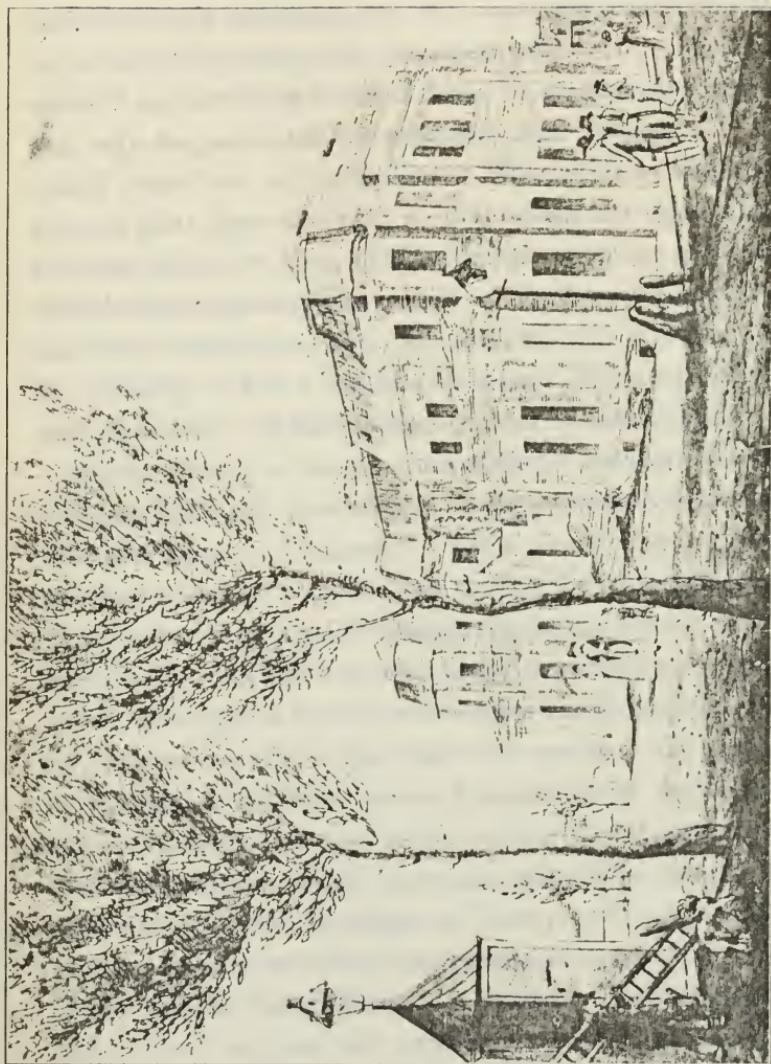


material and fittings. The chairs and sofas came from Paris. On a single vessel he got five thousand guineas' worth of mirrors, but the house was still not ready to receive all the treasures of Europe and the East with which he planned the adornment of his splendid home.

Late in September, 1795, his patience was quite exhausted. The Major had assured him that the house would be covered in the autumn of that year, but it was urged that no marble could be secured, and Mr. Morris instructed L'Enfant, therefore, to run up the walls the rest of the way in brick, and place a roof over the west wing. He had sold his house in High Street, and was obliged to rent a residence at a cost of over £1000 annually. If steps were taken immediately to cover a part of the building, he calculated that he would be able to occupy it in the following spring or summer. "Although it was not my intention to have the marble you have introduced into this building," Mr. Morris tells his architect, "yet an inclination to indulge your genius induced me to permit so much of it. Had you executed my intentions instead of your own, my family would now have inhabited the house instead of being liable to be turned out of doors."

But the work still went forward very slowly. Nearly a year had passed when, on August 15, 1796, Mr. Morris wrote L'Enfant: "It is with astonishment I see the work of last fall now pulling down in order to put up more marble on my house on which there is already vastly too much. The delay and accumulation of expense becomes intolerable. The difficulty and cost of getting money is





MORRIS'S "FOLLY."  
From the original drawing by the elder Birch now in the Philadelphia Library.



vastly greater than you can conceive, and if you persist in exposing yourself to censure and me to ridicule by alterations and additions, you will force me to abandon all expectation of getting into the house and to stop the work which I am unwilling to do, if it can be avoided, and which can only be prevented by economy and despatch." He rolled sheet iron at his works at Morrisville to take the place of slate upon the roof in order that the rain might not beat in, but in May, 1787, although upon his own estimate he had expended ten times as much as he was told the house would cost, the roof covered only a portion of the building and not a single floor was laid nor a single wall plastered. In this house Mr. Morris never lived.

Robert Morris, in conjunction with his partner Thomas Willing, had early purchased an indigo plantation of three thousand acres in Louisiana. They placed negroes upon the land under an overseer, but during the war abandoned it, and after it fell under Spanish dominion, did not return to claim it. He had had other early experiences as a land-owner, although it was not until after the Revolution that he invested heavily in this class of property. He foresaw, he thought, as did many other Americans, the rapid material development of the whole continent. It was argued that half Europe would promptly remove to the United States to enjoy the blessings of liberty and independence under a government which the people of America by years of war had just succeeded in establishing. By immigration and natural increase the population would grow at an unexampled rate, the wealth and resources of the country



would rapidly unfold, civilization would seek outlets in the West and South, and in a little while values would double and triple to the amazement of every beholder.

Mr. Morris was absolutely convinced that such an expansion of the country was near at hand, and he erred only in expecting the inevitable result to follow too soon. He had taken no account of the French Revolution and Napoleon. He had not by gift of prophecy been able to foretell that Europe would be held for years in the throes of devastating wars when men were needed at their homes, when land could not be sold or money borrowed, the whole world being made cautious by a financial stringency of distressing severity. The Bank of England suspended specie payments. Interest rates were driven up to a usurious level, and one of the greatest operations ever planned up to that time or since in American lands was therefore destined to fail, carrying down in its vortex the fortune and fair fame of a distinguished patriot.

His friend, General Washington, urged him not to embark so extensively in the enterprise, not only because of a fear that the load might become too heavy to bear, but also because he dreaded complications with the Indians, were the people to press toward the frontiers and overrun new country too rapidly.<sup>1</sup> Gouverneur Morris, who was at first interested with Robert Morris in the speculation, made his escape while there was yet time. A few of the great men of the Republic, who had assisted in its upbuilding, were involved in the final collapse of the house of

<sup>1</sup> Custis's "Recollections."



cards, but it was with two men little known to the world that Robert Morris established his partnership in his great deals in American lands. One was John Nicholson of Philadelphia, one time Comptroller General of the state of Pennsylvania, and the other James Greenleaf of New York, a former consul of the United States at Amsterdam, who was let into the adventure by reason of his lavish promises to secure money in Holland with which to finance the undertaking.

With or without these men Mr. Morris purchased land in all the unsettled parts of the Union. The magnitude of his transactions is not easily comprehended. It was a season when land agents were busy in all the principal cities. New York and Philadelphia were the leading marts, and while the titles were not all good and Mr. Morris spoke of the agents with not too much respect as "hawkers," and once declared that he would not "buy a lawsuit," he was in the main an easy mark for any one with a tract which was for sale at a reasonable price. Land was freely offered at one dollar, two-thirds, one-half, and even one-fourth of a dollar an acre. In large lots it could be procured at a still lower rate, and while it was far out of reach where it was not easily inspected, it was fair to assume that it must sometime, and at no very distant day, acquire sufficient value to make the investment very profitable. Mr. Morris was most attracted to New York State. He owned at different times, in tracts which he bought and rapidly sold again, almost the entire western half of that commonwealth. He afterward declared



that if he had confined his operations to New York, he would have been the wealthiest man in the world.<sup>1</sup> In 1790 he purchased from Gorham and Phelps, the owners of an immense belt of land, a tract containing upwards of one million acres in the Genesee country. Mr. Phelps had been connected with the Commissary Department of the Massachusetts line, and Mr. Gorham was a prominent merchant of Boston. While little was known of the country, Mr. Morris sought information about it of several Indian traders who came to Philadelphia, and sent Adam Hoops, who once had served on Washington's staff, to explore it. His report was favorable and the land was purchased. Mr. Morris's agent in London was Dr. Franklin's son, William Temple Franklin, in whose hands the property was immediately placed for sale for a sum which meant a handsome profit to its owner. In 1791, although Morris in the meantime by letter advices had raised the price, young Franklin disposed of it to Sir William Pulteney at eighteen pence an acre, and in honor the principal was bound to confirm the transaction. The tract was warranted to contain one million acres, to save a survey, which made the transfer price £75,000, although it was later discovered that no less than 1,296,000 acres were comprehended in the limits named in the deed. The purchaser sent to America an agent who arrived late in 1792, and who, by adopting a system of management proposed by Mr. Morris, was soon able to sell off a large part of the tract at a rate which in three or four years meant a return

<sup>1</sup> Dreer Collection.



of about \$2,500,000 for the whole investment. The fortunate experience of Sir William Pulteney was a card of some value in the campaign which was assiduously waged to induce other capitalists in Europe to put their faith in America. Mr. Morris still held practically all the state west of the Phelps and Gorham line to the Great Lakes, except as his claim might be contested by the Indians. In 1794 he sold more than three million acres to the Holland Company. By this transaction his interests were transferred still farther into the West, although he retained for himself a tract of five hundred thousand acres known as the Holland Reserve.

It was Mr. Morris's plan in all his land schemes to establish towns and settle the surrounding farms. He preached up the country as a good home for young men, and sent out his son Thomas as an evidence of his own faith. He had hoped that emigration could be started from Pennsylvania, but a wide forest separated the settled parts of that state from the Genesee, and hostile Indians inhabited the intervening country. The Pennsylvania Mennonites, who had agreed to place their sons in one township, abandoned the project.

The surveys were expensive. Axemen were obliged to hew a wide track through the forest to make a way for the engineers. The displeasure of the Indians increased as their lands were invaded by the white men. They wished to be protected from "the big eater with the big belly," and it finally became necessary to call a great council to satisfy the chiefs, several of whom came



to Philadelphia to present their grievances in person to Robert Morris.<sup>1</sup> Mr. Morris was as skilful in dealing with Indian chieftains as with most other classes of men. He treated them like princes in some European line. He brought Cornplanter to the city with an interpreter at an expense of about \$500, entertained him at his own home, and sent him back to New York laden with presents. A meeting and an indemnity, however, were quite inevitable, and Mr. Morris laid his plans to make his peace with the Senecas as cheaply as possible. His son Thomas, who was about to achieve a great reputation for himself in frontier diplomacy, travelled on foot from village to village, urging the people to come to the great council fire. He walked unarmed without a guard except his interpreters from Canandaigua to Niagara, and when he was done, had quite won over the Indians to the proposition for a conference.

Robert Morris desired that it might be held at Buffalo Creek in June, 1797, but this date was too early. Liquors, tobacco, and presents must be accumulated. Representatives of the United States and the state of Massachusetts, which had territorial claims in the region, must be on the ground. These details were looked after in Philadelphia. Mr. Morris was to have met President Washington at Mount Vernon in the summer of 1796 to arrange for the appointment of a Commissioner on the part of the United States. He was unable to go South, however, and the interview was delayed until the President returned to

<sup>1</sup> Turner's "History of the Phelps and Gorham Purchase."



Philadelphia. In February, 1797, just before the Washington administration closed, Isaac Smith, late a member of Congress from New Jersey, was nominated for the office. Although he and his wife were entertained at dinner at the Morris home, and Mr. Morris had himself planned to accompany Judge Smith "in order to keep him in good spirits throughout the fatigues of the journey by sharing them with him," that gentleman declined the appointment. Colonel Wadsworth was then selected for the mission, while Massachusetts named General Shepherd to represent her interests at the council fire.

Morris calculated that in making the treaty he would need from thirteen to fifteen hundred rations of beef, mutton, and pork for thirty days. There must be "rum and whiskey in proportion," tobacco, and baubles and gewgaws of various kinds for the women and children. The meat could be procured in the Genesee, but the liquors, tobacco, pipes, and presents must be forwarded from Philadelphia and New York. Mr. Morris, to avoid being known as a party to this form of bribery, commissioned his friend, Tench Francis, who was sent to Boston during the Revolution to bring the French money by ox-train to Philadelphia, afterward the first cashier of the Bank of North America, to make the necessary purchases. Two large wagons were sent from Philadelphia, in each of which was loaded a pipe of wine. The remaining space was filled in with porter, spirits, smoking and chewing tobacco, pipes of all descriptions, bright-colored cloths, and showy presents, although for the most part inexpen-



sive, for the chiefs and the squaws and children. The wagoners proceeded to Wilkesbarre where the goods were transferred to a boat to be carried to Tioga Point. There they were reloaded upon wagons to be taken to the shores of Lake Geneva. Crossing that lake by sloop, they were again ready for a wagon journey overland to Thomas Morris's house in the heart of the Indian country.

Robert Morris meant to have this work done well. The meeting was fixed for August 20, 1797, at the "Big Tree," and he built there a council house which took the form of a large tent covered with green boughs, and furnished with a platform and seats. It was the greatest disappointment to him as well as to the Indians that his financial affairs would not permit him to attend in person, but he gave minute directions as to the management of the negotiations. If the Indians collected too early, he wrote to Thomas, "you must feed them well and keep them in a good humor," but he preferred that no liquors should be given them until after the work was done. It was usual on such occasions to have "a revel and frolic," for a week before business was begun, as a result of which the savages became dissipated and headless. A better way, he believed, would be to parade the rum and whiskey before them, assuring them that it would be theirs when they had finished the treaty.

The representatives of the United States, of Massachusetts, and of the Holland Company arrived, and so, too, did the Indians, the interpreters, and a considerable



body of frontier traders. Two weeks were consumed in fruitless debate with Red Jacket, Cornplanter, Little Billy, Little Beard, and other Indian orators who had much to say about the seizure of their lands. It was here that Thomas Morris displayed his diplomatic skill and won for himself the warm encomiums of his father whose absence made the young man's position one of great delicacy and responsibility. Although Robert Morris had sent a speech to be read to the Indians, they wished to treat with him in person. With whooping and yelling they declared that "the council fire was covered up" and were on the point of scattering into the forest, when Thomas Morris, by the diligent use of his persuasive powers, helped by the liquor, again brought in the warriors and their women, and induced them to sell their lands for \$100,000. Some of the Indians were promised annuities for the rest of their lives. The successful negotiation of this treaty was pleasing news to the man who, by this time, had become a prisoner in his beautiful home at "The Hills," lest if he should go out, he should be caught by some vigilant constable.

In 1795 Mr. Morris laid a plan for increasing his land holdings in Georgia by purchasing the tract presented by that state to the Comte D'Estaing, who commanded a French squadron sent to aid the colonies during the Revolution. The Count had just been put to death by the guillotiners in Paris. He died without children. His natural heir was the Comte de Colbert, who had inquired about the property through



Mr. Pinckney, our Minister to England, who in turn directed the inquiry to Robert Morris as an eminent authority on the value of lands in America. Morris asked his agent in London, William Constable, to negotiate with the heirs, whoever they might be, for the purchase of the claim for about £4000 or £5000. His own name must not be used in the transaction, but Gouverneur Morris, then in Europe, and his son William, might be taken into the business. The latter, if need be, could be sent to Georgia to attend to the recovery of the tract. Mr. Morris did not know what the property was worth. That it had a higher value than the price he proposed to pay, he was fairly well convinced. "General Jackson, the senator from Georgia, says the estate is worth £40,000," Morris observed privately in his letter to London, "but you know," he added, "Jackson is a very sanguine man."

As soon as the Congress of which he was a member decided that the seat of government should be located on the Potomac's banks, Morris proceeded to invest extensively in land in the most likely parts of the District of Columbia. He and his partners purchased about six thousand building lots in Washington, later adding some twelve hundred more to their holdings, making in all 7234. The site of the future city was a primeval forest. There were no houses, barring some cabins for workmen and negroes, until Mr. Morris began his building operations. In the uncleared wood an Executive Mansion and a Capitol building were rising



out of the ground, but progress was extremely slow. A young Englishman, Thomas Twining, who was travelling in America and visited Washington at about this time, relates how he entered a large wood "through which a very imperfect road had been made, principally by removing the trees, or the upper parts of them, in the usual manner." After a while more order was observed, "the trees having been cut down in a straight line, although no habitation of any kind was visible. I had no doubt," the traveller continues, "but I was now riding along one of the streets of the metropolitan city. I continued in this spacious avenue for a mile, and then came out upon a large spot cleared of wood, in the centre of which I saw two unfinished buildings, and men at work on one of them. Advancing and speaking to these workmen, they informed me that I was in the centre of the city, and that the building was the Capitol. Looking from where I stood I saw on every side a thick wood, pierced with avenues in a more or less perfect state."

Francis Baily, another English traveller, who made a tour of America near the end of the century, found the Capitol "in a great state of forwardness," but not much more than one-half of the city was cleared. The streets appeared like broad avenues in a park, being bounded on each side by thickets of trees. "Were it not for the President's house and the Capitol, you would be ignorant that you were near the spot intended for the metropolis of the United States." Mr. Baily saw



some boys kill "several brace of partridges in what will be one of the most public streets of the city."

The only hotel at which travellers could find a comfortable resting-place was at Georgetown, three miles away, and there the charges were very exorbitant, about \$4 a day. Even in 1800, when the Adamses brought their goods from Philadelphia to place them in the new White House, many of them having been broken in transit over the "infamous roads," the city was a wilderness. Mrs. Adams found the plastering still damp upon the walls of the Executive Mansion. Not a single apartment was finished, but some were nearing completion. She dried her clothes on wash-days in the large audience room. The stairways were not up. Thirty servants were required, but there were no bells to summon them. Fires must be kept burning, but in the midst of a forest there was no wood for fuel. No one could be had to cut it or cart it, and the price rose from \$4 to \$9 per cord. One hundred bushels of coals were secured for the President's mansion, but there were no grates in which to burn it in the winter of 1800-1801. The people of the new Federal city were finally compelled to send to Philadelphia for wood-cutters and wagoners to come into this wilderness, where, as Mrs. Adams remarks, "you could not see wood for the trees."<sup>1</sup> Her visitors travelled a distance of three or four miles. To return a call, she complained, consumed a whole day. Her nearest neighbor lived at a lodging-house a half-mile away.

<sup>1</sup> Letters of Abigail Adams.



"It is a beautiful spot capable of every improvement," she wrote to a friend, which is suggestive of what another observer said of Washington at this period of its history. After reciting many of the discomforts of life in the new capital, he sarcastically summarized his impressions by recommending it as "the very best city in the world for a future residence."

Mr. Morris, like the apt land-jobber he had come to be, was blind to the shortcomings of the city in which he had financially staked his faith. He erected ten houses in the summer of 1797, in the hope of increasing values, and had constructed perhaps fifty out of something less than two hundred buildings which were in the city in 1800. These were mostly of brick and were to have been roofed with slate, but as this could not be secured in time shingles were substituted. The greatest difficulty was experienced in securing mechanics. Materials were expensive and scarce. In the midst of his troubles President Washington issued a proclamation regulating the style of house which any owner might erect upon a city lot. "I wish," he writes, "that the President had abolished *in toto* the regulations about building, and thereby left the owners of lots to pursue their own fancies and inclinations. This I conceive will be absolutely necessary to give that spur to improvement which is wanted. The King of Prussia tried to establish a city upon the same system of regularity of buildings, but with absolute authority and money at command he could not do it, and only impeded its progress by the



attempt." Mr. Morris did not himself visit Washington City until September, 1796, when he went to remain about three weeks. He stayed ten, making payments to the Federal Commissioners, dividing tracts and selling lots at thirteen, eighteen, twenty, twenty-five, and even fifty cents per square foot which before he went to see them he would have sold at six. He was enthusiastic about the situation of the city. It is "a beautiful place," he wrote to his friends; "I am delighted with it." On his return journey in November he was thrown from his horse although he was not seriously hurt. So tedious were the methods of travel that he must needs expend three nights on the way. The first found him at Frederick in Maryland, the second at York-town in Pennsylvania, the third at Petitts, forty-three miles from Philadelphia, from which he set out at five in the morning reaching the city at five o'clock in the evening to find the sheriff waiting at his door, and rumors current everywhere that he would never return.

In 1794 Morris and his partner John Nicholson organized the so-called "Asylum Company," which was based upon one million acres of land in Pennsylvania, chiefly in Luzerne, Northumberland, and Northampton Counties. They built a town on the Susquehanna which they named Asylum, and aimed to attract settlers to their tracts. A year later Morris sold his interest in this enterprise to Nicholson.<sup>1</sup>

In 1795 more than six million acres of land were thrown into the North American Land Company, includ-

<sup>1</sup> Plan of Assoc. of Asylum Co.



ing 647,046 acres in Pennsylvania, of which 250,000 acres were located north and west of the Ohio and Allegheny rivers in a country not yet laid out into counties, much of it being situated near the present site of Pittsburg. Morris and his partners owned 932,621 acres in Virginia, of which 484,025 were situated in Montgomery County, 717,249 acres in North Carolina, 957,238 acres in South Carolina, 577,857 being in the Orangeburg district, 2,314,796 acres in Georgia, of which 1,453,516 were in Washington County, and 431,043 acres in Kentucky.<sup>1</sup>

When the tracts assigned to this company were disposed of, Mr. Morris was still so extensive a landholder that he owned real estate in Pennsylvania estimated to have a value of \$1,000,000 with which in 1797 to organize the Pennsylvania Property Company, his final effort in a long succession of struggles to save himself from a bankrupt's fate.

<sup>1</sup> Plan of Assoc. of N. A. Land Co.



## CHAPTER X

### EVENING SHADES

ROBERT MORRIS's financial misfortunes did not descend upon him suddenly, which leads us to wonder why he did not take effective steps to ward off the disaster. But he had started on his downward course, and one event after another contributed to hasten the speed with which he was carried to the end. He had assumed the rôle of the rich man of America, and it was costly to keep his place. One speculation followed another until he could go no farther. No more taxes could be paid, no more land could be mortgaged, no more could be sold, and while every one knew that his vast tracts had great prospective worth, the state of the times, financially, encouraged no investor to submit to the waiting and the risk.

Already on June 28, 1787, while the Constitutional Convention was in session in Philadelphia, Washington writes in his Diary, "Dined at Mr. Morris's in a large company, the news of his bills being protested arriving last night a little *mal-apropos*." In 1789, when Morris wrote to Edward Tilghman in regard to the payment of a fee for legal instruction to his son William, he said: "My natural temper which is generous and open prompts me to offer a sum beyond the common run, but I am



constantly checked in every attempt to gratify this disposition by considerations arising from the misfortunes that have arrested my pursuits in business for three years past, and the consequent embarrassments in which I am involved. These considerations tell me to be just and pay my debts before I gratify the feelings of generosity."

It was not until 1794 or 1795, however, that Morris experienced the full force of his misfortunes and follies. He had sold out his interest in the old house of Willing and Morris to John Swanwick. He had abandoned the import and export trade, and now devoted himself solely to his land operations. Some of his early deals soon after the war closed were very profitable. His buyers, whom he found chiefly in Europe, for a time looked with favor upon American investments. The name he had achieved for himself abroad as the Financier of the Revolution caused his word to be respected in all the money centres of the world. The bankers with whom he dealt as a public officer continued to serve him and forward his operations as a private man, particularly in Amsterdam. He was himself a firm believer until the last that the country would leap into wealth, and that the world, then awry because of the warfare of the nations which had been stirred up by Napoleon, and were despoiling each other's commerce on land and sea, would soon again pursue its accustomed way to the advantage of all its inhabitants. His temperament steeled him for such experiences as he was soon to pass through. His very hopefulness was the cause of his ruin. "This



country is rushing into wealth and importance," he wrote to his friends in Europe, "faster than ever was expected, by the most sanguine of the sanguinous." "The population of this country," he wrote at another time, "has now got to produce such a mass of young people who must every year spread over the uncultivated lands, that their number, and, of course, the increasing value of those lands, is almost beyond calculation."

To China he wrote: "This country continues in the most flourishing and thriving state of any in the world, and promises to be the most happy asylum for the distressed of other countries." To a prospective buyer in Europe he gave a glowing picture of the methods which could be pursued in the management of land. After taking up a tract, he observed:—

"Every family that settles gives great additional value to what remains, and although you begin the sale at one or two dollars per acre, you end it at the rate of ten or twelve dollars per acre. Numberless are the instances that might be quoted to prove and support this statement, and amongst others the province of Pennsylvania, by William Penn, which went through this same process. I know lands not sixty miles from this city which were purchased within forty years for £10 per hundred acres, that are now worth and actually sell for £40 per acre cash down. In short, gentlemen, I have much to say upon the subject, but not time enough to say it in, therefore must defer enlarging until another opportunity, which will occur in about ten days."



Morris for a time achieved a considerable measure of success in persuading European capitalists to place their money in his land ventures, and in 1793 was on the point of carrying out some very important deals. It was at this fortunate time that he commissioned L'Enfant to construct his great marble house. He expected to receive £75,000, which he actually did receive, but as a result of the London bank failures in March, he was compelled to pay £124,000. This burden proved to be so heavy that he could not rise from under it. It was the real beginning of the series of events which led to his complete undoing and ruin. The banks refused longer to discount his bills. Creditors in Europe and at home were clamorous for money. James Greenleaf, who had been taken into their partnership by Morris and Nicholson because of the capital he had promised to provide through a loan in Holland, was prevented by the French invasion from carrying out his ambitious plans. No course seemed to remain but the organization of stock companies in the hope that shares would sell better than acres.

The Asylum Company, which Mr. Morris established to exploit one million acres of land and draw colonists into the unsettled parts of Pennsylvania, he soon transferred to his partner, John Nicholson. His next step was to organize with Nicholson and Greenleaf the North American Land Company, to take over, develop, and sell six million acres in Pennsylvania, Virginia, North Carolina, South Carolina, Georgia, and Kentucky. This



was a bold undertaking which deserved success. The capital stock was fixed at \$3,000,000, or a half-dollar per acre, which did not seem to be an excessive estimate of the value of the land. To be sure, Morris had lately exchanged on even terms seventy-four thousand acres at the mouth of the Tennessee River for a lot in Chestnut Street near Seventh, in Philadelphia. But the promoters of the company did not propose to let their land stand under wood. Young men were to be sent out to settle each tract. For instance, on two hundred and fifty thousand acres west of the Allegheny River, in Pennsylvania, the managers planned the erection of a sawmill and gristmill at the company's expense. A surveyor would be placed in charge of the tract, building himself a house and plotting out around it five hundred or six hundred acres as a farm for his own use. In the vicinity of the farm and mills a town should be laid out. Mechanics, such as carpenters, blacksmiths, shoemakers, and tailors, were to be collected, and town lots sold at a low price. The rest of the tract was to be divided into farms to contain from one hundred to five hundred acres each, and to be numbered when they were plotted,—one, two, three, and so on upward,—charts being forwarded to the officers of the company. These farms, Mr. Morris said, would sell immediately for \$2 per acre, and when thirty or fifty families had settled on the tract, the price could be raised. The land divided into town lots would yield still larger returns. It was proposed that the entire six million acres should be developed and administered



on the same plan. Once a year confidential men were to be sent out from Philadelphia to the different settlements to ascertain whether the resident agents were doing their duty by the stockholders.

In the "Plan of Association" of the company the subscribers — Morris, Nicholson, and Greenleaf — explained that they offered a scheme whereby "all persons who have money may, if they please, participate in the advantages resulting from the purchase, sale, and improvement of these valuable estates." The capital stock was divided into thirty thousand shares at \$100 per share, and it was agreed that interest should be paid at the rate of six per cent, or \$6 on each share, annually. Morris and his partners selected a Board of Managers made up of prominent men likely to give character to the undertaking, and specified that "if the cash arising from the sales" did not amount to a sum requisite to pay the interest, they would themselves "advance and lend to the managers such sums as may be necessary in addition to what they have in hand of the company's money to enable them to pay \$6 on each share." The titles were vested in Thomas Willing, president of the Bank of the United States, John Nixon, president of the Bank of North America, and John Barclay, president of the Bank of Pennsylvania, who as it was sold were to convey the property to the purchasers.

Offices were opened in Philadelphia and New York for receiving subscriptions to the stock, for, although Morris expected to retain one-tenth or perhaps one-



fifth of the issue for his own use, while his partners were to have a proportionate interest, a large number of shares were placed upon sale at once. In March, 1795, Mr. Morris wrote with some pride to a friend in London:—

“This is a plan of my own forming, and I am willing to pledge my reputation and everything that is dear to me upon the success of it, being perfectly satisfied that, beside an annual dividend of at least 6 per cent, or \$6 on each share every year, it will enable such dividends in the course of fifteen years as will return not less than four times, and I believe ten times, the capital.”

Letters no less hopeful and confident were despatched in all directions to bankers and capitalists with whom Mr. Morris had business dealings. His affairs had reached such a pass now that he knew it was necessary to spare no energy. His credit was tottering on the brink; one step more and it would fall to ruin. The fortune which was within his grasp if times had favored him, and he could hold his lands until their value had increased, was gradually slipping through his fingers. No one would lend any more money by regular means; perhaps some could be induced to support his schemes if he should invite them to become stockholders in a great company.

But this plan was also destined to fail promptly and ignominiously. Stock was no more to the public liking in its temper at the time than the land itself. Mr. Morris’s trustees declined to serve, alleging that the



use of their names on his prospectuses was entirely unauthorized. Mr. Barclay, Mr. Nixon, and Mr. Willing were his lifelong friends, and this was a blow to Morris which, if he had not already borne so much, and had not been in a position to foresee other disasters of much heavier force, would have been well-nigh insupportable. He, however, rose to every occasion, and struggled with all his powers to clear away the obstacles thrown in his path. "The land plan has its enemies," he wrote to Greenleaf. "They have been busy to prevent the trustees from accepting the trust. I am occupied in removing the difficulties, and plague enough I have with it, but I shall succeed in the end." He observed that he must now seek "other respectable characters to supply their places." After Mr. Morris visited the trustees and explained his need of their names, all agreed to serve but Mr. Willing. He declined because of his connection with the Bank of the United States, whereupon Jared Ingersoll was appointed to the place.

- The secretary of the North American Land Company was James Marshall, who had just married Mr. Morris's daughter Hetty, and his trip to Europe was mainly for the purpose of placing stock abroad, although he had a number of independent tracts of land for sale if he should meet with buyers who desired bargains in America. Marshall scoured Europe pretty thoroughly. From England he went to Holland, then to Prussia, and finally to Poland. He hoped that he might be



able to induce the oppressed Poles to emigrate to a safe retreat in America, somewhere in the fifty wildernesses which Mr. Morris would have been so glad to transfer to the outcasts of other worlds. He met with little but discouragement. "I think I can perceive a little symptom of despondency in your letters," Mr. Morris wrote paternally to his new son-in-law, "but I beg you not to give way to it. Keep your expectations alive, and never suffer disappointments to make the impression on your mind that would lead to the conclusion that it is in vain to seek after money through the medium of sales or loans. On the contrary cherish with confidence the expectation that you are to succeed, make every attempt you can think of, and one day or other, perhaps when expectation is at its lowest ebb, you will succeed."

The few sales Marshall did make he complained were not confirmed. He could not secure titles. Morris's affairs were so much involved that it seemed to be impossible for him to extricate tracts for purchasers, and the young man came home after a trip of two years by boat, coach, and horse, into all the principal financial centres of Europe, where war and revolution did not at the time prevent, convinced of the futility of his mission.

Subscriptions to the capital stock of the North American Land Company could be secured only in very sparing amounts either abroad or at home. "The result would have been better," Mr. Morris observed, "were it not for the cursed scarcity of money." The only



purpose served by this enterprise in which Morris reposed so much faith, was the creation of a new class of certificates with an appearance of value, which he could send to insistent creditors, and thus postpone his inevitable collapse. To Willink and Co., the Amsterdam bankers who were so useful to him as the Financier of the Revolution, he forwarded one thousand shares to cover a pressing debt. They had refused an offer of city lots in Washington. His standing account with them was so large that it called for his immediate care, but even when one creditor was satisfied, a thousand more, both great and small, confronted him with demands wherever he turned.

The most serious specific trouble that overtook Mr. Morris after the London bank failures of 1793, leaving out of account the general disordered condition of the times at the end of the eighteenth century, was the rascality of James Greenleaf. This partner was the constant bane of Mr. Morris's declining days. From his knowledge of the Dutch, gained while he represented the United States in Amsterdam, it was expected that he would be able to place loans in Holland. That he did not succeed was probably not more than a misfortune. He however had opened credit on one of his operations, with Washington lots as his security, and as Amsterdam did not honor his bills, the burden fell upon Mr. Morris as an endorser whose account in London suffered to the extent of £30,000. The blow was heavy and unexpected. It was a debt merely of honor, but it must be paid



if Morris's personal credit was not to be shattered irrevocably.

Furthermore, Greenleaf did not live up to his agreement with Nicholson and Morris in regard to payments for his share of the land purchases. He failed to pay the Commissioners of the Federal city for lots bought from the United States government, and even kept some of Mr. Morris's money, intrusted to him for that use. No course remained but to get rid of such a partner. Morris and Nicholson first arranged to take care of his interest in the Washington investment. His share was equal to each of theirs — a third — and they gave him notes for the sum due him, by which means Mr. Morris remarked with visible satisfaction, "The tables are turned, and instead of his being our debtor, we are become his debtors." In May, 1796, they purchased their delinquent partner's interest in the North American Land Company, and were at last free of him except for his dishonored paper, his suits, attachments, and unceasing maledictions. His bills continued to come in, and were a daily plague. On May 26, 1796, Morris wrote to Greenleaf, "You will observe that you, Mr. Nicholson, and myself are all liable to be taken by the sheriff at any moment if payment is not directly made."

But to urge was useless. While he probably had nothing with which to make good his share of their mutual debt, he was indisposed to recognize his obligation and missed no opportunity to embarrass the fair progress of his late partners' affairs. He was active to prevent them



from getting the certificates to their Washington lots. He wrote to the newspapers, and aired his alleged grievances in controversial language in print. He spread false reports to Morris's detriment in Europe, attacked Morris's property in Holland, and after he was put in jail, was still active in suing and instigating suits which in no long time brought both his associates in an unfortunate business to the same place of penance.

Mr. Morris's disillusionment was gradual, but it was complete. On March 6, 1795, he wrote to his son Thomas, "Mr. G. is here. We are cool but civil." In December Morris had come to the conclusion that Greenleaf was "too fond of himself and his own interest." In 1797, Greenleaf had "a knack of creating mischief" wherever he turned, and to Willink and Co. in Amsterdam he wrote, "The unhappy engagements which I had been tempted to make with that man have proved a source of vexation and misfortune to me beyond anything I could have conceived possible." A little later, in reviewing his various troubles, Mr. Morris said, "This miscreant has been the principal cause of all my late embarrassments, and it was the most unfortunate act of my life that I ever had anything to do with him."

When Greenleaf was at last in prison, it was Morris's and Nicholson's desire to keep him there. On October 20, 1797, Morris sent him a letter. "Notwithstanding the many provocations I have met with in your conduct toward me, I have not to this hour brought any suit or suits against you," he observed, but since he had learned of the



attachments in Amsterdam, and since Greenleaf was in his debt both by bond and on account current, he gave notice that he would now begin process for "a full and fair settlement." This letter as was foreseen elicited only insolence in reply, and there was no remedy in law and not much solace in public temper for a situation that was rapidly carrying down to destruction the one-time great Financier. Mr. Morris had "got behind," he explained to his friends, and he could not "catch up." "You must know that it is not for want of substance or inclination," he wrote, "but with ample wealth I find it next to impossible to get the possession of ready money."

To Alexander Hamilton, in a letter written December 15, 1795, he said: "I want ready money sadly but it is not want of property. Property, however, will not command ready money at this time without great sacrifice. I do not like to sacrifice if I can help it, because I have worked hard to get what I have, and will fight a good battle to keep it."

The sacrifice was indeed great. It seemed to Morris that all wanted to borrow and none to lend. Certainly not many lenders were now willing to intrust their money to him. As for the financial distress of the period, Morris alleged that in Philadelphia "the like was never known," which was also the testimony of James Carey with reference to Baltimore. On temporary loans money was bringing from two and one-half per cent to four per cent per month. "Usurious dealings seem no longer to be considered disreputable," said Morris. "The avaricious spirit



of these times," he sincerely deplored. "The enormous usurious premiums for temporary use of money," he complained, "has introduced a spirit of avarice which never did before disgrace this country."

"Money is confounded scarce," Mr. Morris declared on another occasion. "I am in want of money," he remarked again, "and when that is the case every other plague follows. I cannot raise the wind fast enough during this calm in the circulation of cash," he told Benjamin Harrison in 1795. "The distress is universal so that one knows not where to seek relief. I must again ransack Europe." A year later he wrote to his friend Harrison at Richmond, "I am, as you say, beating hard up against wind and tide, and I fear I shall be obliged to have recourse to steam to get along (for I am building a steam engine at Morrisville)."

Mr. Morris daily reproached himself for the folly of his vast speculations. "I am latterly become so fully convinced that much wealth does not increase happiness," he wrote, "that I cannot help regretting that so much of my time has been spent in the pursuit of it, and I would this moment give up a great deal of what I possess if by such a cession I could at once close the scene of business and become master at will of my time."

"When my debts are paid," he observed again, "I will remain quiet for the rest of my life." "If I can once get square," he vowed another time, "I will never contract another debt. . . . I am heartily sick of toiling in this world as I now perceive that all is vanity."



"We are all well," he said in a letter to a friend, "and if my debts were paid, I should be as happy as the rest of the family." In April, 1797, Morris complained to one of his correspondents, "I am plagued most cursedly for want of money, but since the Bank of England cannot pay [that institution had suspended specie payments], how the devil can anybody expect that individuals should do it unless in the same way by giving a new for an old note."

The situation seemed to be hopeless. "My finances," he said, "are in the most crippled situation that I have ever yet experienced, and this so publicly known that it is difficult to accomplish any money negotiations, for confidence not only in me, but between man and man even from the first to the last, is so totally destroyed that those who have money are afraid to part with it, and when they do, it is for high premiums and tenfold security."

He was obliged, however, to face his many troubles. "I blame myself," he mused, "for having gone so deeply into these speculations and so do my friends and the world, so far as it is known, but neither their blame nor my own reproaches will take me out of the scrape."

But when the night was darkest, Morris's courage did not wholly desert. He took frequent vows to fresh endeavors. In December, 1795, he wrote, "I expect before long to come forth in triumph." To Nicholson in August, 1796, he said: "I am sadly plagued for want of money. We must work like men and clear away these cursed encumbrances and satisfy the cormorants." A year later he was still courageous: "My health and



spirits are as good as ever, and I hope to regain my position, but I have an arduous task to perform. It shall, however, be performed."

He continued to picture to Europe the allurements of life in America in the hope of persuading the people to emigrate and settle upon his lands. In a letter to Leipsic he said that he considered his tracts in Georgia to be well adapted for the occupancy of the poor. They were covered with timber which was wanted in the West Indies. The crops grew spontaneously; not only grains and vegetables but also tobacco, cotton, and rice. Cattle, hogs, and poultry thrived, and took care of themselves at all seasons of the year, needing nothing from the owner but now and then a little salt. Lemons, "fine oranges," limes, grapes, and peaches were easily raised. There was not an instance of a poor family settling in Georgia, which, if it were industrious, sober, and economical, did not in five or ten years become "rich and independent." The country, Mr. Morris declared, "only wants to be properly known, and it would be resorted to from all parts of the world now overstocked with people." America was still prospering, except for the spoliation of her commerce by the belligerents of Europe, and they, he concluded, "must pay for it by and by. This country is growing into too much importance to be plundered with impunity."

To a business friend in England he wrote in the same sanguine spirit, although there was little cause for hope in his heart:—



"Here are unoccupied lands in this country to an immense extent, capable of providing food and raiment for millions and millions of men, allowing to every family such comfortable space that they will not be willing to engage in broils as they do in crowded Europe, where air and subsistence can hardly be obtained by the great mass."

For those who sent him their duns Mr. Morris had various and characteristic replies. To Sharp Delaney in March, 1795, he wrote: "I have not any money, but if I can get any, you shall have a part. Who in God's name has all the money, for everybody seems to want?"

To another creditor he wrote: "No man gets money from me by suing so soon as without suit. I pay as fast as I can and am always willing to pay when I can, therefore he that institutes a suit against me throws the money he would otherwise receive into other hands."

Ladies were somewhat more considerately addressed. On May 20, 1796, he wrote this polite missive: "Miss Cadwalader: Mr. Morris presents his compliments to Miss Cadwalader. He would have replied to her note the day it was received, but expecting a payment of money, he intended that his payment to her should be the answer, but a disappointment has put it out of his power at present. He expects, however, to send it to Miss Cadwalader in a short time."

Late in 1796 the troubles of Mr. Morris had accumulated to such an extent that longer to contend against them was obviously a hopeless task. By messenger, by



post, and in person creditors presented their long overdue accounts. Notes were to be paid. Interest and taxes made imperious demands upon the once opulent but now thoroughly distrusted Financier. Many were seeking to recover judgment. The Bank of Pennsylvania, the Bank of the United States, and the Bank of North America had gone to law to make good their claims, and scarcely any one, with whom Mr. Morris had had business dealings in his recent career failed, by suit or common dun, to bring to his notice some bill which there was no money to pay. Land was being sold for the taxes, and every announcement of this kind wrenches Mr. Morris's soul. One hundred thousand acres in Georgia had already gone under the sheriff's hammer, and more would follow in a short time.

"That unfortunate building on Chestnut Street," as Mr. Morris called his marble palace, was suffering for a roof. The rain was driving in, to run down the unfinished walls. In vain he endeavored to get the workmen to continue, for he had only promises with which to pay their wages. His family was then living in Chestnut Street opposite the great unfinished pile, in a house situated between the residences of Mr. Fitzsimmons on the one side and General Dickinson on the other. He hoped to finish the rooms on the first floor for a counting-house, and settle his family over his offices, completing the work as the state of his finances improved. This plan also failed. He however was able to employ a man to take charge of the premises and prevent prowlers from carrying away the things. The house was to have been finished in 1795.



It was a mere pile of walls without a roof, floors, or plastering in 1797, "and now I am out of money and credit," said Mr. Morris, in bemoaning his fate to a friend. "All stands still, and unless times change, the work cannot be resumed by me. Thus you may judge how sufficiently I am chastised for my folly."

He was unable to pay the Commissioners of the District of Columbia for his Washington lots. They complained to President Washington who wrote urging prompt payment of the sum. Morris was compelled to explain to the President, his close personal friend, the General whose operations he had so signally forwarded upon the battle-field, how his troubles multiplied and how he lacked the money with which to keep his engagements with the United States government. This was one of the most humiliating and melancholy experiences which had yet come into Mr. Morris's life. But he was compelled to face all his misfortunes. He promised that the money would be provided as soon as possible, and begged that the Commissioners would not sell him out.

The French Revolutionary Minister to the United States, Fauchet, who followed the notorious Genet, caused it to be published in France that Morris's Georgia lands were not fertile and were of uncertain title. This charge greatly annoyed the owner. He vigorously denied the allegation through the newspapers in Europe and America. It was but one more trial for a man who had already borne enough. In the midst of it all his two sons William and Charles, through their wild ways, caused him incessant



anxiety, and the yellow fever swept down upon the city in its most virulent form, driving away the people of the moneyed classes, so that it was the more difficult for him to carry out any financial operation to avert the final event.

Morris had long promised himself and his creditors a trip to Washington, where his partner, Nicholson, already was employed in the work of getting titles, selling lots, and building houses. But the same unhappy engagements in Philadelphia which prevented him from going to the Genesee to meet the Indians in 1797 kept him at home in 1796. "Our numerous and perpetual engagements," he called them, but he broke away from them in September. It was said in Washington that he was afraid to go there to face his creditors, and before he returned in November, it was commonly reported in Philadelphia that he would be afraid to come back. He performed both feats, however, and survived for many months after the experience. His return was accomplished just in time to prevent a "domestic attachment" on his property which had long been threatened, and to dispel the report that he and Nicholson had embarked for Hamburg. In his absence rumor had increased the anxiety of that innumerable host of men and women to whom he owed money. He was welcomed home, he said, with "the severest and most urgent duns I ever met with." On December 29 he wrote to Nicholson, who was still in Washington, "Of all the bad days since my return to this city from Washington, this has been the worst. It has been both dangerous and disagreeable to me. Not one moment passed free



from the most tormenting importunities of your creditors and my own."

In the next February he again wrote to his partner in misfortune: "I find you think your troubles are equal to mine. They probably will be so when you come here, but at the city of Washington it was Paradise to what it is here."

It was in the last month of the year 1796 that Morris, in a letter to his son-in-law, James Marshall, gave signs of departing courage, "There still remains a hope and barely that."



## CHAPTER XI

### AFTER SUNSET

THE new year came, and with it suits, executions, attachments, and every device which the law of the day knew to plague great debtors. Many of Morris's creditors, especially his smaller ones, were hot upon his trail, and were no longer to be satisfied with promises. His friends forgave in their mercy, but with a great number the humane sentiments had no weight. His expensive marble palace stood in the centre of the city to testify to the luxury of his life. He had but lately ceased to import the costliest furniture and silk stuffs for his great mansion; indeed, belated consignments were still coming in. He was banqueting all the great men of Europe who visited Philadelphia on foreign foods and Mediterranean wines. The extravagant ways of his sons were topics of common remark all over the city, and creditors not illogically argued that this royal display was at their expense. They resented the relationship the longer they pondered it, and a storm was brewing which, while slow in breaking, at last descended with fatal effect. Nicholson kept out of harm's way in Washington. "I am left to be sacrificed," Morris wrote to his partner, bewailing his fate. "I hate to complain, but in the bitter-



ness of accumulated trouble my soul must have vent. Which way to turn I do not know. You have suffered me to be driven too hard and too long. . . . Return to your family. Besides them you will at least find one real friend to receive you, one who has not joined the throng in their cries, but, on the contrary, is ready to join you in attempting to stem the torrent or turn its course, and that friend is, Robert Morris."

Nicholson still lingered in the Federal city. "Pray come on hither," Morris writes, "the moment you finish where you are, for if I get under lock and key, you must then expect a domestic attachment."

Nicholson returned to Philadelphia in the middle of February, 1797, but in March went back to Washington, where the partners mutually agreed that his presence was needed. During this consultation it was decided that a new company should be formed as a last effort to check the sweeping tide. "I confess," Morris observed, "that I am fearful of issuing into the world too many plans in quick succession, for although they may all be good, yet injury may be done by one to another." Nevertheless in

- April he organized the Pennsylvania Property Company, with a capital of \$1,000,000 represented by ten thousand shares of stock. This company took over such lands and properties as remained to him in Pennsylvania, including his beloved estate, "The Hills on Schuylkill," and the large tract at the Falls of the Delaware.<sup>1</sup> It was hoped that by this operation he could relieve the pressure upon

<sup>1</sup> Plan of Assoc. of Pa. Prop. Co.



him by the mortgagees, and preserve his homes and farms from sheriffs' sales. By putting up the shares as security, clamorous creditors might be temporarily satisfied; but this enterprise was also destined to have no result except to furnish a proof of the determination of Mr. Morris to surrender only after he had fought a brave fight. He resisted with obstinacy the partition and dissolution of the great structure he had erected as the groundwork of the colossal fortune, which he had hoped to enjoy and to pass on to his family, even after all reasonable hope of succeeding in his task had disappeared.

"As to my integrity and temper," he wrote to Willink and Co., the Amsterdam bankers, "no change can happen in either. They are the same they ever were, and always must remain whilst I continue in existence." He offered his unfinished marble house partially to liquidate his indebtedness to them.

At home the cordon was being drawn ever closer and closer about him. At last he was obliged to take refuge at "The Hills." Beset with *fi.fas*, *ca.sas*, and *bail-pieces*, it was not longer feasible for him to appear publicly in the streets. He was scarcely privileged to leave the premises, and was practically a prisoner except for occasional walks over the estate, or up the banks of the Schuylkill, excursions which he enjoyed between the visits of the city constables.

"Here we are, that is J. N. and R. M., doing penance for our sins," Mr. Morris observes in his Diary on June 28, 1797. Both of these splendid bankrupts, the largest



and most genteel which the eighteenth century had produced in America, were now penned up at the estate so much loved and adored by its owner, and by the greatest of Europe and the United States, whom he had so often dined at the hospitable board within its square walls. Lately free and prodigal, with visions of unlimited wealth, they now complained that it was with difficulty they could get enough money to go to market to procure food for their families. To this retreat Morris removed all his books and papers from his counting-house. In this situation he was able to indulge his philosophy, ponder his life, and employ his ready wit which never deserted him in his most unfortunate hour. The members of his family came to visit him frequently, and sometimes all were around him to administer such consolation as could be got out of ruin and an impending term in a public prison. He retained his gardener, James, and carriages and horses still awaited his command in the stables. His son William, who was soon to fall a victim of the fever, and who earlier had greatly displeased his father by his idleness and dissipation, now supported him manfully with valued legal advice. The Marshalls returned from Europe in November, 1797. They and their children and Mrs. Morris made bright more than one dreary day. His grandchildren, the two Marshall boys, who were born in Europe, were a great delight to him. He found them "as hearty as bucks and as playful as kittens, but more mischievous." The loyalty of the family for which he had done so much out of his generous soul, so long as he had the means and ability,



and for whose future comfort and independence he had taken his great risks, was steadfast. No lesson in Mr. Morris's life is more wholesome, and no monument to him more lasting, than the love and devotion which the members of this family exhibited in and out of season, one for another, with him as the chief exemplar and the central object.

Once during this period of trial, George Washington Parke Custis paid Mr. Morris a visit. "I was happy in the company of Master Custis yesterday," he writes in a letter to General Washington. "He is a manly, fine fellow." The boy long remembered Mr. Morris's kindnesses to him, and the Financier's memory never lacked a warm defender so long as Mr. Custis lived.

Morris and Nicholson faced their misfortunes together without disagreement or dispute. They had together striven to avert their disasters, and failing, were still friends, neither blaming or reproaching the other for the result. They trusted each other and liked each other, their friendship being deeper than a business relation requires. Mr. Morris had urged Nicholson to leave Washington to its fate, which was more because he wished the personal companionship of his partner than through lack of faith in the sincerity of his promise to return. It was certain that Nicholson would come back to share the penalties of their mutual follies, but Morris wanted him at "The Hills" every day, where they could together converse and ponder over their unhappy adventures. It was too late now for concern about such trifles



as the Washington lots. More important sacrifices were being made daily and hourly because of their financial delinquencies, and Nicholson came home to spend the summer of 1797 in Morris's square mansion among the trees overlooking the Schuylkill River.

One day late in August, however, Nicholson received word that the sheriff's men had laid their plans soon to visit "The Hills" to make him a prisoner. Morris arranged, therefore, that his fellow in limbo should have safe conduct to another house, promising not to reveal the retreat until his own personal safety should make it necessary. From this temporary haven Nicholson soon made his way to his own home which he amusingly dubbed "Castle Defence." Morris named "The Hills" "Castle Defiance," and the two began a long and curious struggle, frequently communicating with each other by messenger though they rarely met, with the lynx-eyed constables to test the virtue of that old adage that a man's house is his castle.

It was the year marked by a recurrence of the disease which repeatedly swept the city like a plague near the end of the eighteenth century. Nicholson left "my castle," Morris observes with a full flow of his native humor, to take up residence in his own house "with yellow fever in his neighborhood. But, as he admits, not a soul to come near, he runs no risque of contagion." "I hate the sight of a letter unless from you," Morris wrote one day to the partner in his speculations and his miseries, "and even yours cannot administer comfort to R. M."



The days passed and ran into weeks and months. "How long I am to remain here I cannot yet tell," he remarks, "but whilst I am here I make myself as comfortable and as easy as I can, and I will get matters arranged as soon as possible with those who cause me to be here."

"Here is a fine day for those who can go out in the open air to enjoy it," wrote Morris one morning while a prisoner in his luxurious home. "Good night," he concluded a letter to Nicholson in the last months of 1797; "I am here at nine o'clock with a good coal fire and a northwester whistling outside."

In a letter to Benjamin Harrison, in Virginia, he mused, "Hope, the last resource of the unfortunate, stands by me, and so long as that goddess is my companion, I shall fight a stout battle until we get another associate, which is comfort."

During these months "The Hills" was a veritable Mecca for his creditors. They came daily, or sent their demands by messengers, lawyers, or deputy sheriffs. To many Mr. Morris was not at home; with others he conversed out of his second-story windows. "This bad weather is unfortunate," he wrote on November 22, "as it prevents anybody but duns coming hither, and as to them, nothing can keep them away."

To many of his pursuers he made written answers. "If you had spared some of the epithets in your letter of the 11th inst.," he remarks to one correspondent, "it would have been less offensive to us and of no injury to you." On October 18, 1797, he wrote to



George Harrison: "I have no money nor any prospect of receiving it. Frequently distressed for the means of subsistence, I cannot borrow for nobody will lend. I cannot sell anything that will command money. This being my real situation, I do not see a possibility of my being able to pay the small note you mention of \$336 which you say will become due next month."

The only security he could offer to those who pressed their claims was stock in the North American Land Company and the Pennsylvania Property Company, and no confidence was publicly expressed in either of those ill-starred enterprises.

But others as well as duns must repair to "The Hills" if they wished to see Mr. Morris. He could not go to them. "I need not tell you how happy I should be to wait on you," he wrote to Oliver Wolcott, the Secretary of the Treasury, with whom it was necessary to perfect certain plans for investing the funds of the Seneca Indians, "but as that is not in my power, I am compelled to ask the favor of you to give me a call at this place." He promised to send his son to show Mr. Wolcott the way. Another time a young Englishman, who meant soon to visit Mount Vernon, recommended to Mr. Morris by Richard Penn, called to secure a letter of introduction to General Washington. The young man "could not return contented without seeing the saviour of this country," Mr. Morris writes, wherefore the Financier cheerfully complied with the request. In concluding his letter, in the midst of all his misfortunes and



dangers, he prays that his respects may be presented to Mrs. Washington and Miss Custis, and that "you will ever believe me to be with sincere attachment, dear Sir, yours, etc., Robert Morris."

His property was now being scattered to the winds. Two hundred thousand acres, which had cost him \$27,000, had just been sold in North Carolina for one year's taxes. "By heaven! there is no bearing with these things!" he exclaims; "I believe I shall go mad. Every day brings forward scenes and troubles almost insupportable." The new and half-finished houses he had built in Washington were being occupied by squatters and plundered of every portable thing they contained. "Alas! poor Washington," he writes to Nicholson late in November, 1797, "how much we overrated thy square feet when marching over thy avenues and streets."

His Philadelphia property was advertised for sale to satisfy executions. He wrote to the sheriff asking him to take the marble house in Chestnut Street if he must, but to spare "The Hills." But everything must go. The sheriff had just seized a chariot, "one of the best that ever was built in America," he observed as it was taken away to be thrown into that vortex which swept out of sight everything he possessed and called aloud for greater sacrifice.

"No man," he writes to Nicholson, "can be more strongly impressed than I am with the cruelty of our situation, which exposes us to the loss of an immense fortune merely from the caprice and whims of overcautious indi-



viduals who think there is no safety in the value of lots or lands." But the situation grew steadily worse. It daily became more and more difficult to find bail money. Morris did not any longer dare to step outside his house. His main occupation was peering through the crevices in the shutters for sheriffs and spies who lurked behind the trees. A constable named Hunt caused him much anxiety. In his hands several cases had been placed. "I must look sharp for Mr. Hunt," Morris observed, "he is as cunning and active as Lucifer, I am told, and he will be offered a considerable premium for taking us."

But Hunt, in spite of his agility, did not succeed in his task, nor did two creditors who came for the same purpose with the necessary officers and writs on the morning of November 24. They had made a bed of leaves in an old quarry called Blackbeard's Hole, and meant to make themselves comfortable there until, catching Morris outside the door, they could place him under arrest. James, the gardener, always faithful to his old employer, in spite of all temptation, warned his master in time to prevent the success of this skilful undertaking.

Morris at length rigged up a "peep hole." On December 2 he writes in his Diary, "I have been very busy this morning watching the man that is watching me." Again the dogs gave the alarm, and on December 15 the gardeners drove off some men who had been lurking about all night. Their fire was discovered among the rocks on the riverside where they had warmed themselves during their wintry vigil.



Again an officer named Dunwoody came with six men, two of whom he kept out of sight in a copse of wood. The party was armed with sledge-hammers and pickaxes, and it was only after much diplomacy and no little threat that they were persuaded to abandon their intention of breaking into the house. It was not so simple as it seemed to storm "Castle Defiance," and take its lord proprietor. The mansion not only had its dogs and its gardeners but it was also liberally supplied with firearms which visitors well understood were near at hand, and ready for use against those who menaced the life or liberties of the owner of the estate. On December 2, 1797, Morris burst forth: "I am beset with deputations, bribery, and spies, and my property selling and sacrificing everywhere, and those whose happiness I wish to promote suffering by their engagements for me. If ever I could have had a previous idea of such things happening to me, I would sooner have wheeled oysters all my days than incurred the risk."

His perils increased constantly. George Eddy was a small creditor, but he was vicious and unyielding in his pursuit. From him a letter was received on January 31, 1798. It was the birthday of the bankrupt Financier. "Perhaps it is right," Mr. Morris observes with this fact in mind, "that I should be fretted and vexed on this the anniversary of the day on which I was born, as it would have been far better never to have seen light than at this time of life to experience what day by day I go through."

Eddy was quite determined to put Morris in "Prune Street," which was the popular name given to the debtors'



apartments in the old prison at Walnut and Sixth streets. The building ran through to Prune, now Locust, Street, and prisoners who were taken for debt were placed for safe-keeping in that end of the jail. Others pitied and hesitated, but Eddy was relentless. The waiting had been long, and while there was no prospect of escaping the final penalty since the laws of the time regarding debtors were unforgiving and harsh, Morris's sanguine nature had kept him from dwelling upon his inevitable fate. Now it seemed very near.

"My mind is so much disturbed about going to prison," he wrote to Nicholson in January, "that I do not get along with business. Indeed, I hardly think it worth while any longer to submit to the drudgery of it." He wished to see the Genesee country, where his son Thomas was, and settle there to spend the rest of his days. "Here is a new month begun," he writes Nicholson on February 1, 1798, "and if you and I can weather this and the next, we may live forever."

The situation was desperate indeed. Those who had entered "special bail" were pressing him hard. Either creditors who brought the suits must be satisfied, or he must give himself up to the law's rough processes. Letters came, in which he "read Prune Street in every line." Eddy, who had made himself bail man for a long list of creditors at the instigation of Greenleaf, as Mr. Morris believed, for the sole purpose of pushing him to the wall, sent a summons in which it was assumed that he would surrender himself at once.



Mr Nicholson Esq No 1. July 8. 1798  
On these Recounts I would do my duty to avouch  
what I foresee must happen next week, except  
an Act that would still affect them more  
deeply. I will try to see you before I go to Prison  
and in the mean time I remain your affec friend  
William Morris.

A LETTER WRITTEN BY MR. MORRIS FROM "THE HILLS," ON THE EVE OF HIS IMPRISONMENT, TO HIS PARTNER.

JOHN NICHOLSON.

Original in the Dreer Collection, Historical Society of Pennsylvania.



Greenleaf had already found his way to a prison cell, but Mr. Morris hoped that his recreant partner might be in some other enclosure. "I do not want to be under the same roof with such a scoundrel," he wrote to Nicholson, who was still for the nonce out of doors. An anecdote about Cudjo and his master came to Morris's witty mind. The owner had proposed to the slave that they should be buried side by side. To this proposition the slave offered protest, "No, massa, no." "Why not, Cudjo?" asked his master. "Maybe, massa, when de debil come for you, he mistake and take Cudjo."

As a child looks to its father, so this father now looked to his sons. "My sons will not hear of my going to prison," he writes. They had a plan for extricating him. But what could they do? It was not more than testimony of the love they bore him and a desire to save him if they could. "I hope you may never experience the plagues and troubles that I have," he said to Thomas. "Keep yourself within bounds. You will grow rich fast enough, and enjoy yourself much more than if you overstrain as I have done. God bless you, my dear Tom."

It was near the end, they all knew, when Mrs. Morris tearfully read this letter: "I am sorry, my dear Molly, to tell you that George Eddy's friends are pursuing measures to force a surrender of myself. How this may end I cannot tell, but as I am in danger, I apprise you of it, that you may be prepared to act with that fortitude which your good sense will enable you to see is proper in every event. Your ever affectionate R. M."



The bankrupt still mused each evening before the fire in his Diary. Hope could now cheer him no more. Words have seldom been penned so truly eloquent of sorrow and discouragement as these: "My money is gone; my furniture is to be sold; I am to go to prison and my family to starve. Good night."

The sheriff arrived at "The Hills" on the evening of February 14. Eddy desired that his victim should be taken to Prune Street at once, but he was allowed to remain at home under guard until the next day. "I am here in custody of a sheriff's officer in my own house," Mr. Morris wrote to Nicholson, while the humiliation was fresh upon him. "Eddy is the most hardened villain God ever made. He was positively determined to carry me to Prune Street last night, but the sheriff humanely relieved me from his rascally clutches." But no objection or resistance could now be of any avail. He was conveyed to prison. Nearly everything he owned had been seized. Few spectacles are more pathetic than Robert Morris, as he made a catalogue of his remaining possessions on earth, down to the last piece of bedding, his clothing, the wine, sugar, and coffee in his pantry, an old chariot consigned to the care of a friend in Richmond, and "an old, worn-out gold watch that was my father's. He died in 1751," Mr. Morris noted, "I have had it ever since, and do not want to part with it even now if I can avoid it."

The sudden acquisition of another prisoner at Prune Street seemed to put the inmates already there, as well as the newcomer, to much inconvenience. No room was pre-



pared for Mr. Morris, although his sons offered a high rent for one. Confinement was very uncomfortable and disagreeable because he must occupy the apartments of other prisoners. Later, however, he was made as much at home as circumstances would permit. He secured possession of a cell on February 26, and to it he removed a writing-desk, some books containing his accounts, his letter books in which he for a time continued to make entries, his letter cases, copying-press, maps, a bedstead and bedding, a settee, chairs, and looking-glasses.

His sense of humor still served him in good stead; it was unfailing in every situation. He wrote to Nicholson who was still at large, although he arrived in a little while to share Morris's experiences and to publish a newspaper, a pursuit which helped to pass the tedious days of penance for both men, "This place ought to be avoided by all that can possibly keep out of it, and I hope to God that you may succeed, but I doubt it."

In May he invited Nicholson to dine at the "hotel with grated doors," assuring him that nothing could act as a detainer except a bail-piece which had brought Morris to ruin. "We will show you how we live here," he says, "that you may be prepared to bear your fate should it be decided that you are to become a boarder at this hotel." "The inconvenience of my present situation," he observed another time, "does not admit of my usual attention to business."

But he could be philosophic as well as humorous. In announcing his fate to his son Thomas, he wrote: "It is, to



be sure, an unpleasant, an unfortunate, and, I may add, an unexpected occurrence brought on me by a desire to provide too amply for a family whose happiness is my greatest enjoyment. As events have turned up it becomes a duty to submit to fate, to meet the bad as well as the good with fortitude, and to make the best of whatever happens. Thank God I can do all this. My health is good, my spirits not broke, my mind sound and vigorous, and therefore I will do all I can consistently with principles of integrity to make the best of my affairs and extricate myself as well as I can."

Prisoners at Prune Street in those days were allowed many liberties. They were permitted to walk abroad under certain circumstances. They might dine in their rooms with their friends and relations and receive visitors of all kinds. Some of these privileges could not have been very grateful to debtors. Mr. Morris divided those who came to see him into two classes, "complimentary visitors," and visitors who were bent upon business. His creditors came in troops tormenting him with tales of their losses, sufferings, and necessities. All sorts of applications for money were continued by all conditions of men and women who could not understand why Morris would not be able, although in prison, to relieve their wants. Most of his friends lost greater or smaller sums by his fall, —Alexander Hamilton, Benjamin Harrison, Bishop White, Gouverneur Morris, and John Jay. Mr. Fitzsimmons told Gouverneur Morris that he had been completely ruined by the bursting of the great bubble.



The ties of family and friendship, however, still held strongly. General Washington remained faithful throughout one of the severest tests to which friendship is subjected. "Poor Mrs. Morris!" he wrote when he learned of the disaster, "I feel much for her situation and earnestly pray that Mr. Morris may—and soon—work his way through all his difficulties; in which I am persuaded that all who know him heartily join me, as they do that their ease, quiet, and domestic enjoyments may be perfectly restored." Late in 1798, when he came to Philadelphia to organize the army in preparation for the war which seemed to impend with France, he dined with Mr. Morris in the prison-house. "I am told this house is to be honored with the presence of the great and good man from Mount Vernon," Morris wrote his friend Nicholson on November 12 of that year, and invited his old partner to Prune Street to share the pleasures of the visit.<sup>1</sup> On September 21, 1799, the year in which Washington died, while Mrs. Morris with her daughter Maria was visiting her eldest daughter, Mrs. James Marshall in Virginia, she received the kindest letter jointly signed by the General and Mrs. Washington inviting her to Mount Vernon. She was then at Winchester. "We hope it is unnecessary to repeat in this place," the letter ran, "how happy we should be to see you and Miss Morris under our roof for so long a stay as you shall find convenient before you return to Philadelphia, for be assured we ever have and still do retain the most affectionate regard for you, Mr. Morris, and the family."

<sup>1</sup> Conarroe Collection, Pa. Hist. Soc.



Gouverneur Morris visited Robert Morris several times in Prune Street. "I am strongly affected by the situation of my poor friend," he writes, "and he seems equally so. Mrs. Morris, who is with him, puts on an air of firmness which she cannot support and was wrong to assume."

Morris's wife and daughter Maria were with him almost constantly, their visits being uninterrupted even while the malignant fever raged in the summers of 1798 and 1799. They dined with him in his cell and passed in and out day by day until they walked between piles of coffins to reach his room.<sup>1</sup> While other bankrupts in the rooms adjoining his were taken with the disease, he knew no fear. His concern was solely for the safety of his wife and children, and for the lives of his friends. His sympathies went out to Nicholson, to the men whom he found in prison brought hither by his own financial collapse, and newer acquaintances suffering penalties for mistakes and follies of another origin. From the prison, now become a pest-house, he prayed for the cold winds to drive out of the city a plague that baffled all the physicians' efforts and restore the people to health.<sup>2</sup>

Although the court, which had been appealed to by Mr. Morris's family and friends, granted an order for his removal to the country when the danger of the situation absolutely required it, he deemed their solicitude unnecessary. The sympathy for the family with

<sup>1</sup> Hart, *Pa. Mag.*, Vol. II.

<sup>2</sup> Dreer Collection, Pa. Hist. Soc.



all classes of the people was universal, even among those who had suffered most by his stupendous misfortune. The mechanics of the city offered to raise a sum of money if they could thereby accomplish his release,<sup>1</sup> but it was a hopeless task. No man in public life entertained sentiments that were more antagonistic to Robert Morris's than Thomas Jefferson, yet on March 12, 1801, when still young in his office as President of the United States, he was constructing a cabinet, and was looking over the field for a Secretary of the Navy, he wrote to James Madison, his Secretary of State: "What a misfortune to the public that R. Morris has fallen from his height of character. If he could get from confinement, and the public give him confidence, he would be a most valuable officer in that station and in our council. But these are two impossibilities in the way."<sup>2</sup>

There was no hope for Mr. Morris's release, it seemed, but a reform of the bankruptcy laws which then were enacted by the separate states. The imprisonment of debtors was universal. Whether with Mr. Morris's case particularly in mind or not, Congress now took up this subject of legislation, and on April 4, 1800, within a stone's throw of Prune Street's grim walls, passed an act by which, on the petition of his creditors, a man could be adjudicated a bankrupt and thereupon be released from prison. Morris was now obliged to undergo various

<sup>1</sup> Fisher's "Revolutionary Reminiscences."

<sup>2</sup> Writings of Thomas Jefferson.



disagreeable scenes in the presence of the Commissioners of the District Court in which his affairs gained wide publicity. They were recalled to his own mind to trouble his peace and rest, but on August 26, 1801, after much formality and delay, he gained his freedom. Proof was brought into court of unpaid debts amounting to three millions of dollars! He had been held by the state of Pennsylvania for three years, six months, and ten days. He was in the sixty-eighth year of his age. It was said on some sides that his assignments were fictitious, and that when he had failed, he had transferred much property to his sons. Proof of this charge is lacking. "I now find myself a free citizen of the United States," Mr. Morris writes, "without one cent that I can call my own." On the day after he came out of the jail, he wrote his son Thomas, as follows: "As I know the contents of this letter will be very pleasing to you and your family, I embrace the first opportunity to tell you that I obtained my liberty last evening, and had the inexpressible satisfaction to find myself restored to my own home and family. I have, however, still to go through some disagreeable scenes before I can fairly cast about for a new pursuit; but after what I have sustained, what is to come seems nothing."

The task of liquidating such debts, at Mr. Morris's age, was an entirely hopeless undertaking. He became a not very cheerful pensioner upon his family and his friends, a humiliated and broken man. He visited his



favorite son Thomas. He spent the summer of 1802 at Morrisania with Gouverneur Morris, who was now a United States Senator from New York. "He came to me lean, low spirited, and as poor as a commission of bankruptcy can make a man whose effects will, it is said, not pay a shilling on the pound," Gouverneur Morris wrote to his friend James Parrish. "Indeed, the assignees will not take the trouble of looking after them. I sent him home fat, sleek, in good spirits, and possessed of the means of living comfortably for the rest of his days."

The title to nearly four million acres of land sold by Robert Morris to the Holland Land Company in New York State had proven to be in some way defective. On this occasion Gouverneur Morris had been friendly enough to arrange for a payment of \$1500 a year to Mrs. Morris as her dower right so long as she lived, for although she had inherited some property in Maryland from her father, at her expressed wish, these estates went the way of her husband's in the effort to stay the advances of his ravenous creditors. This income paid her by the Holland Company enabled her to keep up a small house on the east side of Twelfth Street between Market and Chestnut streets in Philadelphia, where the family resided until Mr. Morris's death which occurred on May 7, 1806, not quite five years after his discharge from prison. He was buried quietly in the family vault in Christ Churchyard.

His widow survived him for twenty-one years, removing later to a house on the south side of Chestnut Street above



Tenth Street. It was there that she received Lafayette who, when he came to Philadelphia in 1824, made her his first private visit. After a separation of thirty-seven years, he cherished the fondest memories of the Morrises, and she, then in her seventy-sixth year, tall and of stately dignity, was one of the distinguished figures at the grand ball arranged in the French Marquis's honor in the new Chestnut Street Theatre.<sup>1</sup>

Mr. Morris's life is one of the saddest and most romantic personal chapters in the history of North America. Two years before his death he had written in his will: "Here I have to express my regret at having lost a very large fortune acquired by honest industry, which I had long hoped and expected to enjoy with my family during my own life and then to distribute it among those of them that should outlive me. Fate has determined otherwise, and we must submit to the decree which I have endeavored to do with patience and fortitude."

The patriot, upon whom all the other patriots of the Revolution had depended, who had kept the Continental army in the field out of his own purse, and from the abundant store of his private credit, had himself fallen with pities universally expressed. "I have owned more ships than any man in America," Mr. Morris wrote in pondering his life. He had also owned more land than any man in America, much of it now covered with thriving cities, waving fields of grain and cotton, and underlaid with anthracite and bituminous coal and petroleum, but

<sup>1</sup> Hart, *Pa. Mag.*, Vol. II.



from the bitter sequence of his misfortunes, there was no escape once the misstep had been taken. The times were hostile to his vast undertakings to give value to virgin wildernesses. His friends, who were distributed over two continents, were powerless to render him aid. The pit he had dug for himself was too deep. Whatever they did contribute and could contribute, was but an atom that soon was lost in the cavernous gulf, which there was nothing in the impoverished country, or in the cautious and retrenching banking centres of Europe, to close up. He had miscalculated future economic conditions, and was too sanguine of the rapid industrial development of the new republic, which he had done so much to create. It is said that he invited his fate. Perhaps so, but if he had succeeded, and he had a liberal chance of success, his business judgment and acumen would have been commended by his own and later generations, his friends would have revered him for helping them into fortunes, his services as a patriot would have secured just recognition a long time since, and the task might not have been reserved for me, in the twentieth century, of seeking out the facts which are the warp and woof of this biography.



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